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 File 95:TEME-Technology & Management 1989-2007/Feb w4
 (c) 2007 FIZ TECHNIK
 File 348:EUROPEAN PATENTS 1978-2007/ 200708
 (c) 2007 European Patent Office

Set	Items	Description
S1	379476	(RECURRING OR PERIOD? OR CYCLI? OR CYCLE? OR CYCLING OR MONTHLY)(5N)(PAYMENT? ? OR TRANSFER? ? OR MONEY OR FUND? ? OR CREDIT()AMOUNT)
S2	351189	(SUBSCRIPTION OR MEMBERSHIP OR SIGNUP OR SIGN()UP OR REGISTRATION)(6N)(INFORMATION OR DATA OR PROFILE? ? OR DETAIL? ?)
S3	222880	(PAYMENT? ? OR TRANSFER? ? OR DEDUCT OR DEDUCTION)(5N)(CEILING OR CAP OR MAXIMUM OR LIMIT OR FIXED OR NUMBER OR TIME()PERIOD? ? OR SCHEDULE? ?)
S4	43072	(LIMIT OR CEILING OR RESTRICT? OR MAXIMUM?)(5N)((NUMBER OR TOTAL)(2W)PAYMENT? ? OR TRANSFER? ? OR DEDUCTION? ?)
S5	6065	(INSTRUCTION? ? OR INFORMATION OR DATA OR NOTIFICATION OR TRAILER? ? OR STATEMENT)(6N)(PAYOUT OR PAY()OUT OR PAYMENT(3N-)(ALLOCATION? ? OR DISTRIBUTION? ?) OR DISBURSEMENT? ?)
S6	159409	(PAYOR OR PAYEE OR CUSTOMER OR RECIPIENT? OR MERCHANT? OR CREDITOR? OR BANK OR RECEIVER?)(5N)(ADDRESS OR IDENTIFIER? OR IDENTIFICATION OR ACCOUNT()NUMBER? ? OR CODE? ? OR TRANSFER()-AMOUNT OR PAYMENT()DESCRIPTION)
S7	23152	STORED()VALUE(2W)(FUND? ? OR CARD? ?)
S8	148146	(SAVED OR STORED)(3W)VALUE()FUND? ? OR FARECARD? ? OR FARE()-CARD? ? OR (PREPAID OR PAYROLL OR GIFT OR TELEPHONE OR PAYMENT)()CARD? ?
S9	3092	S1 AND S2

Ginger R. DeMille

S10	81	S4 AND S9
S11	14	(S5 OR S6) AND S10
S12	0	S8 AND S11
S13	0	S7 AND S11
S14	3295	S1 AND (S7 OR S8)
S15	589	(S3 OR S4) AND S14
S16	81	(S5 OR S6) AND S15
S17	21	S16 FROM 348,349
S18	60	S16 NOT S17
S19	18	S18 NOT PY>2000
S20	13	RD (unique items)
S21	0	S2(50N)(S3 OR S4)(50N)S5(50N)S6
S22	2	(S3 OR S4)(50N)S5(50N)S6(50N)(S7 OR S8)
S23	7	(S3 OR S5) AND S5 AND S6 AND (S7 OR S8)

? t20/3,k/all

20/3,k/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01379772 00-30759

Price stability and the efficiency of the retail payments system

Emmons, William R

Federal Reserve Bank of St. Louis Review v78n5 PP: 49-68 Sep/Oct 1996

ISSN: 0014-9187 JRNL CODE: FSL

WORD COUNT: 12185

...ABSTRACT: the most costly to produce and process, reflecting relatively long, labor-intensive clearing and settlement cycles. Incomplete pass-through of retail payment costs to the decision makers who control instrument choice is a widespread practice that may...

...TEXT: EBTs), automated teller machines (ATMs), home banking by telephone or computer, Internet-based cybercash, and stored - value cards. Wholesale (interbank) payment transactions, which account for the bulk of the dollar volume in the...0.88 in economic resources.16

Non-traditional Retail Payment Methods: ACH, Debit Cards, and Stored - Value Cards

Although the majority of U.S. consumers and businesses express satisfaction with their traditional payment...

...and credit cards.

New methods of making consumer payments include ACHs, debit cards, ATM cards, stored - value cards, and cybercash, a payment instrument that exists on, and is used solely to make purchases...information (including the employee's name, the amount of the payment, and the employee's bank account number) and sending this information to the ACH through its bank (typically on magnetic tape or...

...payment that has captured the attention of many merchants, bankers, and computer experts is the stored - value card, also referred to as the electronic purse or electronic cash. Storedvalue cards promise greater convenience in certain retail-purchase situations, including those in which coins are normally used. For example, stored - value cards would be quite convenient for making purchases from vending machines, at newspaper kiosks, or in laundromats. Stored - value cards can be thought of as small-dollar traveler's checks.

The consumer purchases a card...

...merchant's bank account. Finally, the bank must collect funds from the card-issuing institution. Stored - value cards will likely suffer in consumers' eyes because they incur a float cost: Consumers must pay...

...any retail purchases, so the funds do not earn interest. Given the recent arrival of stored - value cards on the retail payment scene, it is impossible to gauge their cost effectiveness with any...

...and Berger (1990) to be about \$1.18 per transaction. The purely electronic nature of stored - value cards should reduce the per-unit costs to a great extent relative to traveler's checks...

...investments by merchants, banks, and consumers to support the cards means that the economics of stored - value cards will not be favorable until a substantial volume of payment activity is ensured.

In sum...the most costly to produce and process, reflecting relatively

long, labor-intensive clearing and settlement cycles .

Incomplete pass-through of retail payment costs to the decision makers who control instrument choice is a widespread practice that may...clearing channels, receiving perhaps \$98 for the item. Finally the issuing bank bills the cardholder periodically , for payment of the full \$100 and the accumulated balance of other charges.

5 See Humphrey and...

...9), and University of Michigan (1995).

Footnote:

22 Float benefit is the amount of the payment , \$25, multiplied by the number of days the payment takes to clear, multiplied by the daily interest rates-5 percent or 2 percent divided...
...however, so average costs are the relevant measure.

Float benefit is the amount of the payment , \$600, multiplied by the number of days the payment takes to clear, multiplied by the daily interest rates-5 percent or 2 percent divided...

...which is also the user's price.

Footnote:

Float benefit is the amount of the payment , \$2,000, multiplied by the number of days the payment takes to clear, multiplied by the daily interest rates-5 percent or 2 percent divided...in a survey of money order users in California by Pierce, who found that the payment of utility and other monthly bills plus sending money to relatives or friends accounts for almost two-thirds of the responses as to why...

20/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01331565 99-80961
Options in electronic payment systems
Madamas, Nick
Telemarketing & Call Center Solutions v15n3 PP: 76-80+ Sep 1996
ISSN: 0730-6156 JRNL CODE: TLM
WORD COUNT: 1520

...TEXT: form (in the traditional manner).

Many call centers nationwide are using e-checks to receive payment for purchases, establish monthly payment options or collect on outstanding receivables.

E-check purchases recently became available on the Internet...

...checking accounts and potential links to the ATM system for immediate withdrawal of funds.

900- Number Payment Options

Technologically advanced call centers are offering automated 900number payment options to their Internet merchants...data.

One scenario has been to register the customer's credit card with an "Internet bank " in exchange for a personal identification number (PIN). Shopping with a PIN number offers complete security for the customer and

protection...

...with others in the industry is the creation of a single technical standard for safeguarding payment card purchases. This standard, secure electronic transaction (SET), includes a digital certificate as a way to...

20/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00855200 95-04592
Beyond paper
McDougall, Bruce
Canadian Banker v101n3 PP: 22-26 May/Jun 1994
ISSN: 0822-6830 JRNL CODE: CBI
WORD COUNT: 2350

...TEXT: accommodate individual and corporate participants in the electronic marketplace, Canada's banking system provides a number of payment options. Users can not only make fast, secure and accurate payments, they can also gather...

...individual's account under a pre-authorized arrangement. The pre-authorization applies only to regularly recurring and predictable payments, so the customer can readily check for anomalies and quickly seek corrections.

Because PADS involve...payer-initiated electronic bill payment and for a more efficient paper-based system using corporate creditor identification numbers (CCINS) and magnetic ink character recognition (MICR)-based sorting.
The new rules will enable...

...been possible since the early 1980s. But two serious obstacles have prevented its widespread application: customer identification and security. However, as telephone equipment evolves, incorporating such devices as display screens, and as...

...consumers will also be able to conduct financial transactions using their personal computers and televisions.

* PREPAID CARDS AND SMART CARDS. A prepaid card typically is infused with value on a magnetic stripe for use in a specific application
...

20/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00656757 93-05978
Non-Cash Alternatives and Money Laundering An American Model for Canadian Consumers' Protection
Samuel, Margaret
American Business Law Journal v30n2 PP: 169-222 Sep 1992
ISSN: 0002-7766 JRNL CODE: ABL
WORD COUNT: 24855

...ABSTRACT: is made of the modern alternatives to cash transactions such as checks, wire transfers, and payment cards, particularly debit cards, in combatting money laundering. The conclusion drawn is that if the Financial...

...TEXT: encouraged. In addition, it analyzes the modern alternatives to cash transactions--checks, wire transfers, and payment cards,

particularly debit cards--in combatting money laundering. The article concludes that if the Financial Action...provisions require Member States to ensure that both financial and non-financial(72) institutions obtain customer identification, (73) maintain transaction records,(74) and examine suspicious transactions.(75) These establishments will also be...

...the development of modern and secure techniques of money management, including increased use of checks!, payment cards , direct deposit of salary checks!, and book entry recording of securities, as a means to...a product of negotiation between the American Bankers Association and consumer lobby groups, regulates a number of payment mechanisms including debit cards.(106)

PAYMENT MECHANISMS

The alternatives to cash specified in Recommendation 25...

...such as wire transfers involve such electronic means of communication as telegraph or telex.(118) Payment cards such as credit and debit cards are also forms of payment mechanisms. Indeed, paper money...
...the impetus behind the Financial Action Task Force recommendation that non-cash transactions be encouraged.

PAYMENT CARDS

Recommendation 25 of the Financial Action Task Force Report explicitly includes reference to the use of payment cards (120) as alternatives to cash transactions. Generally, there are three generations of payment cards . The first generation is comprised of "mere plastic" or embossed cards that have been used...time of the transaction.(135) If the EFT debit card is merely a second-generation payment card with a magnetic stripe, the cardholder's Personal Identification Number is verified by communication between...

...to \$50 in respect of any amount withdrawn by a third party, provided that the customer has not disclosed his Personal Identification Number !."(154) Moreover, the Electronic Fund Transfer Act enables the consumer to compel the bank to respond to his complaint about an...debit card could be affirmed by information stored in the microchip of a third-generation payment card .(161)

Although originally coins may have been issued privately, the State assumed this function for...examine first the rights of the holders(173) and payors of checks, wire transfers and payment cards . The rights of the holder or payee are important because, as a practical matter, it...

...be discussed.

Second, in order to evaluate the extent to which checks, wire transfers, and payment cards further the cause of combatting money laundering, this article will examine the ability of these...have to be significant improvements to control, monitoring, and regulation, particularly at the international level.

PAYMENT CARDS

Credit cards are valid only at those establishments that have agreed to honor them. Thus...possibility of errors increases with computerization.(268) Indeed, fraud perpetrated by unauthorized use of a payment card or prohibited manipulation of computer systems may be even more difficult than error to detect...

...may find that the American law provides a useful precedent.
COMBATTING MONEY LAUNDERING

Access to payment cards is restricted to those people who have firm ...people may become unjustly the focus of suspicion simply because they cannot afford to acquire payment cards. In addition, there are a number of risks borne by the payment cardholder, including that of invasion of privacy.(289)

Ironically, however, the threat to the cardholder's privacy is actually beneficial from the perspective of combatting money laundering. Payment card transactions are significantly better documented than cash transactions. Generally, payment cards facilitate the fight against money laundering through identification of the payor card-holder. For example, usually, the debit cardholder requires an account from which funds are...

...and the FBI have interconnections to provide each other with data."(290) Therefore, use of payment cards as an alternative to cash would facilitate tracing of transactions which would help to identify...

...s interests the least. However, cash is less physically convenient than checks, wire transfers, and payment cards. From the payor's point of view, cash payments and debit cards provide the lowest...

...that renders wire transfer systems inadequate alternatives to cash in the fight against money laundering. Payment card transactions are significantly better documented than cash transactions. Electronic funds transfer systems are centralized computer...L.J. 407 (1989) hereinafter E.F.T.!

121. A check guaranty card is a payment card that assures payment of a check. However, unlike a debit card transaction, the use of...May-June 1990, at 9, 10.

Even though "deposit-taking institutions maintain that holders of payment ! cards undertake in a contract to assume complete liability for transactions effected with their cards and...

...checks!."

145. There are two points of view with respect to the contracts governing such payment cards as debit cards. "Deposit-taking institutions maintain that holders of payment ! cards undertake in a contract to assume complete liability for transactions effected with their cards and...drawee in the case of a check or the card-issuer in the case of payment cards, may become insolvent. However, the focus of the following discussion is predominately upon the risks...number of wire systems, in the United States the most popular are Clearing House Interbank Payments System (CHIPS), which links a number of prominent New York banks, and Bankwire II, which is based at the Federal Reserve...

...5% of the value of payments made in the United States, only .04% of the number of total payments were made by wire transfers. Humphrey, supra note 240, at 83, 89.

243. In the...

...holders in due course and other holders of negotiable instruments.

254. Peter Meltzer, Keeping Drug Money from Reaching the Wash Cycle : A Guide to the Bank Secrecy Act, 108 THE BANKING L.J. 230, 246 (1991)...

...case of payment by credit card, however, the payor generally may choose to extend the period of payment. Thus, the cardholder's right, which is analogous to the check-writers ability to stop...

20/3,K/5 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06665019 Supplier Number: 55880015 (USE FORMAT 7 FOR FULLTEXT)
TeleCheck Provides Check Acceptance Service for Internet Merchants And
Shoppers; Service Provides a Smart Business Solution for Merchants
Looking To Tap the Internet Shopping Market.
PR Newswire, p4318
Sept 28, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1004

... s extensive positive and negative databases and evaluated for fraud
risk. Within seconds, an approval code is returned to the merchant .
"The TeleCheck(R) Internet Check Acceptance(SM) service is an
attractive alternative for merchants and...

...check innovations."
TeleCheck, which provides check guarantee, verification and
collection services, has recently launched a number of services in the
electronic payments industry. In 1998, TeleCheck introduced the
TeleCheck(R) Electronic Check Acceptance(SM) service (ECA(R...
...point of sale. Also in 1998, the company acquired key assets of ATA
Information Systems' recurring payment business. Most recently,
TeleCheck announced its introduction of the TeleCheck(R) Checks by Phone(SM
...

...efficiently accept payment at the point of sale, by telephone, over the
Internet, and through recurring ACH payments . TeleCheck services are
offered through a sales and service network in more than 90 cities...

...and services. With more than 33,000 employees worldwide, the company
provides credit, debit and stored - value card issuing and merchant
transaction processing services; Internet commerce solutions; money
transfers and money orders; and...

20/3,K/6 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

11670603 SUPPLIER NUMBER: 58577016 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Rules under the Uniform Electronic Transactions Act for an electronic
equivalent to a negotiable promissory note.(Survey of the Law of
Cyberspace)
Whitaker, R. David
Business Lawyer, 55, 1, 437
Nov, 1999
ISSN: 0007-6899 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 8420 LINE COUNT: 00688

... a specified time. There may well be additional terms in the note,
including intermediate or recurring installment payments , interest
rates and charges, notice provisions, waivers of defenses, and a
declaration of controlling law...loan is first made. For a revolving loan,
on the other hand, where advances and payments are made repeatedly, the
maximum amount of credit available to the borrower may never actually be
loaned at all.

(8...offices, where his identity is verified by reference to his
driver's license and other identification . The customer is then placed
in front of a computer, where he types his name at the...
...the sixteen digit number from the customer's ATM card plus the

associated secret personal identification number. The customer is then presented with an electronic copy of the institution's Internet banking agreement together...of the American Bar Association (Section) from 1997 to 1999, and the Task Force on Stored Value Cards of the Section's Banking Committee from 1996 through 1998. All opinions expressed are those ...

20/3,K/7 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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10464262 SUPPLIER NUMBER: 21065470 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Statements to Congress.
Federal Reserve Bulletin, v84, n8, p619(49)
August, 1998
ISSN: 0014-9209 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 40927 LINE COUNT: 03339

... Emerging payment products that have been the subject of considerable publicity in recent years include stored - value cards and "electronic cash" for use on the Internet. These new forms of payment have been...

...and intended usage and markets have been proposed for these products, however.

Certain types of stored - value cards are marketed as alternatives to cash in making small-value payments, such as at parking...

...other electronic information, over the Internet. Federal and state governments are testing different types of stored - value cards for making electronic payments to food stamp recipients, for example, and for other purposes.

It...for the performance of the economy.
New forms of money, such as those held as stored - value card balances, are expected to make up a very small portion of the money supply and...

...near-to-medium term. The Federal Reserve has been monitoring these flows in the larger stored - value card pilots involving banks. We might also need to consider establishing other monitoring channels if amounts...

...channels. In fact, credit card payments over the Internet, as well as certain types of stored - value card transactions, are now routinely cleared and settled through the existing facilities operated by the credit ...

...of these transactions.

In addition, the Federal Reserve Banks provide interbank settlement services for a number of retail payment clearinghouses, including private check and ACH clearinghouses, as well as several bank card clearing arrangements...a prime example in this regard. One requirement of Regulation E is that authorizations for recurring electronic payments must be signed by the consumer. To eliminate the delay and expense of paper-based...

...would apply selected provisions of the regulation, such as disclosures, to certain types of electronic stored - value cards. In September 1996, the Congress imposed a nine-month moratorium on the issuance of final...

...for all such products.

The Federal Deposit Insurance Corporation has determined that most types of stored - value cards, even if issued by federally insured depository institutions, do not meet the definition of a...Board of Governors, 1997).

(5.) Federal Deposit Insurance Corporation, "General Counsel's Opinion

No. 8; **Stored Value Cards** ," 61 FR 40490, August 2, 1996.

(6.) Board of Governors of the Federal Reserve System...the other federal bank regulators in an effort to design a coordinated regulation that would address the Know Your Customer activities of all federally supervised banks, thrift institutions, and credit unions. Representatives of the five...

20/3,K/8 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09329077 SUPPLIER NUMBER: 19075584 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The bankers' dilemma. (electronic bank payments)
Talmor, Sharona
Banker, v146, n850, p24(4)
Dec, 1996
ISSN: 0005-5395 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2881 LINE COUNT: 00227

...ABSTRACT: raised several issues on the future role that would be played by banks in the payments cycle . It raised several questions regarding the impact of electronic payment systems and the increasing number of non-bank competitors. Despite an expected increase in payment volume, revenues per payment will...

What role will banks play in the future payments cycle ? with the inevitable rise in electronic payment systems and increasing entry into the market from...

...308,000 customers in June 1995(2). Belgium's Banksys has been running the Proton stored - value card since 1995 and has licensed the technology to companies in other countries. The US and...

...from the ATMs of its partner. Tesco performs all the value-added functions of the payment cycle , while Natwest is "limited to providing a utility service through its ATM network, and settling...sale and PC banking.

The last is the most important area for the banks to address because the customer segments most attracted by the technology are the banks' most profitable customers.

According to the...

20/3,K/9 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07317339 SUPPLIER NUMBER: 15426009 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Beyond paper: the future of Canada's payments system, part 2.
McDougall, Bruce
Canadian Banker, v101, n3, p22(5)
May-June, 1994
ISSN: 0822-6830 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2525 LINE COUNT: 00214

...accommodate individual and corporate participants in the electronic marketplace, Canada's banking system provides a number of payment options. Users can not only make fast, secure and accurate payments, they can also gather...

...individual's account under a pre-authorized arrangement. The pre-authorization applies only to regularly recurring and predictable payments , so the customer can readily check for anomalies and quickly seek corrections.

Because PADS involve...payer-initiated electronic bill payment and

for a more efficient paper-based system using corporate creditor identification numbers (CCINS) and magnetic ink character recognition (MICR)-based sorting.

The new rules will enable...

...been possible since the early 1980s. But two serious obstacles have prevented its widespread application: customer identification and security. However, as telephone equipment evolves, incorporating such devices as display screens, and as...

...consumers will also be able to conduct financial transactions using their personal computers and televisions.

* Prepaid cards and smart cards. A prepaid card typically is infused with value on a magnetic stripe for use in a specific application ...In short: A glossary of abbreviations for electronic banking

ABM: Automated banking machine.

CCIN: Corporate creditor identification number .

CCMP: Commercial cash management payment .

CPA: Canadian Payments Association.

CSCS: Canadian Smart Card Standards.

EDI: Electronic data interchange.

EFT: Electronic...

20/3,K/10 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02333334 Supplier Number: 25887936 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Making m-commerce pay
(Visa International has 880 mil plastic cards in issue for Europe and makes up 54% of all e-commerce transactions; it is developing new products)
Euronet (The), v 1, n 6, p 32+
November 2000
DOCUMENT TYPE: Journal; Industry Overview (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3154

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the market leader is called PayPal. "In less than a year, PayPal has become the number one payment mechanism for online auctions, even beating Visa," said Frankel. "Around 30% of all eBay payers...

...million uses who generate 4.3 million logins per month. There are over 4 million monthly bill payments , and 70% of stock trading is conducted via the Internet service.

"Adding channels and access...

...with Nokia and Visa. The idea is to replace debit/credit cards, loyalty cards and bank Internet access codes with a small SIM-like chip card, which plugs into modified handsets.

This dual-card...

...INDUSTRY NAMES: Payment cards ;

20/3,K/11 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02055255 Supplier Number: 25545329 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A New Day Dawns For The Electronic Purse - Part 2 of 2

(Mondex and other electronic purse smart card companies look to add multi-application functions to expand card usage; new markets include storing lottery bets and paying for TV programs)

Card Technology, p 44+

January 2000

DOCUMENT TYPE: Journal; Cover Story; Industry Overview ISSN: 1093-1279 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 4141

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

Electronic purse (aka stored value) smart card companies around the world are looking to expand the functions of their cards to boost...

TEXT:

...pay-as-you-go plans. Some 43% of GSM users in Europe now pay with prepaid cards as opposed to fixed monthly payment plans, according to Dataquest, a division of Stamford, Conn.-based GartnerGroup.

Other e-purse operators...

...horoscopes, stock prices, weather reports and sports scores, among others--for pennies, collecting payment from stored value cards inserted into designated chip card-reading slots in the mobile phones.

Whether the consumer accesses...

...12 will spend \$15 million, according to New York-based Jupiter Communications.

photo omitted

Disposable stored value cards can offer anonymity, observes Aonghus Geraghty, CEO of Dublin-based CardBase Technologies, which recently changed

...high in France a decade ago when French banks decided to switch to chip-based payment cards.

Giving The Web A Whirl

Several e-purse providers are supporting Internet payments on a...

...million PCs with smart card readers by 2003, opening the door for greater use of stored value smart cards for Internet commerce.

Clearly, greater use of smart cards in the physical world will prompt...

...such national e-purse systems as Geldkarte and Proton. The latter systems require banks and merchants to exchange secret codes in advance.

photo omitted

Mondex can put its e-purse and a contactless transit application...

...as widely as the euro, they also know that consumers still are learning to use stored value cards at home and may not use an e-purse much when traveling, Kergoat says. And...

...e-purse cards. Part of Coca-Cola's high calculation for the cost of accepting stored value cards was the existence of different schemes in each European country, says consultant Andreae. When CEPS...

...A card accepted worldwide also would make it possible for consumers to make purchases with stored value cards from online merchants based in other countries. Today, for instance, a Proton cardholder can only...

...is just beginning.

Migration To Chip

The last of the big developments likely to affect stored value cards is the move by banks in various countries to migrate credit and debit cards to...

...Britain, Slovakia and Israel have begun that migration, and most of Europe's 300 million payment cards are expected to carry chips--as well as magnetic stripes--by 2005, say some observers...

...INDUSTRY NAMES: Payment cards ;

20/3,K/12 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01812712 Supplier Number: 24614752 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Capital One Promotes Automatic Payment of Bills Paid on a Schedule
(Capital One Financial Corp launches campaign encouraging consumers to pay for recurring bills with its credit card)
American Banker, v 164, n 71, p 12
April 15, 1999
DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 595

(USE FORMAT 7 OR 9 FOR FULLTEXT)
Capital One Promotes Automatic Payment of Bills Paid on a Schedule

TEXT:

...5%. Much of that is believed to have come from cash and checks.

Visa said recurring payments on its cards are growing by 41% annually and are expected to reach \$16 billion...

...reason."

Enclosed with the letter are six Quick Pay invoice stickers that ask for a customer's credit card account number and authorized signature. A person who wants to begin charging, say, insurance premiums would put...

...someone to spend using your card is a good idea, and to make it a recurring payment is an even better idea," said Michael Auriemma, president of Auriemma Consulting Group, Westbury, N...

...INDUSTRY NAMES: Payment cards

20/3,K/13 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01156750 Supplier Number: 23753373 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Getting Around to Recurring Payments
(Bank cards got an estimated \$5 bil in recurring payment volume in 1995, but that is around 1% of the \$538.2 bil charged to bank cards)
Credit Card Management, v 9, n 10, p 52+
January 1997
DOCUMENT TYPE: Journal; Industry Overview ISSN: 0896-9329 (United States)

LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1853

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Getting Around to Recurring Payments
(Bank cards got an estimated \$5 bil in recurring payment volume in 1995, but that is around 1% of the \$538.2 bil charged to...)
)

ABSTRACT:

Checks for recurring payments total \$400+ bil/yr, according to Visa USA. Examples of recurring payments are utility bills, country club dues and cable television invoices. Bank cards obtained an estimated \$5 bil in recurring payment volume in 1995, but that amounts to around 1% of the \$538.2 bil charged...

...association executives. Cardservice International (Agoura Hills, CA), an independent sales organization, has around 4,000 recurring payment merchants and is adding 100 new merchants/mo in that area. Plaguing card firms' efforts to attain a larger share of recurring payments is their inability to sign merchants. An obstacle for card firms is that vendors feel...

...too high. Detail is given to the benefits and problems involved in using cards for recurring payments.

TEXT:

By Peter Lucas

The recurring payments market is valued at \$400 billion annually. But so far, bank cards have only managed...

...line computer service subscriptions, and cable-television invoices. The blizzard of checks for so-called recurring payments totals more than \$400 billion annually, Visa U.S.A. says.

The gargantuan size of the recurring payments market is naturally attracting the attention of credit card companies, which are always looking to...

...of all consumer payments go to utilities, cellular-phone companies and cable operators, and other recurring payment merchants, bank cards captured an estimated \$5 billion of total recurring payment volume in 1995, card-association executives estimate. That's only about 1% of the \$538.2 billion charged to bank cards. And while recurring payments are projected to represent about 4% of bank card volume by the turn of the...

...overall market.

Stumbling Blocks

Hindering the card companies' efforts to capture a larger share of recurring payments is their inability to sign merchants. Indeed, less than 2% of utilities and related merchants...

...ticket in this market segment typically ranges from \$20 to \$50, according to MasterCard, most recurring payment merchants are loath to pay discount fees that can run from 2% to 5% of...

...Deny It

Merchants also have expressed dissatisfaction with the card companies' inability to identify a recurring payment during the authorization process. Doing so would eliminate the delays in collecting payment that occur when a recurring payment charged to an expired card or a card

that has been reported lost or stolen...

...the transaction, a process that slows cash flow. A code identifying a transaction as a **recurring payment** would alert issuers that the transaction is legitimate and needs to be billed to the...

...April.
photo omitted

Concurrently, there has been little effort by the card industry to sell **recurring payments** merchants on the benefits of accepting plastic, namely lower operating costs and improved cash flow...

...involved) as the result of accepting a guaranteed payment.

To remedy their shortcomings in the **recurring payments** market, Visa and MasterCard have launched aggressive strategies to **address merchant** concerns about unnecessary transaction denials, and to overcome objections to discount rates--by educating merchants...

...argues Elias J. Eliopoulos, president of First of Omaha Merchant Processing, which has been acquiring **recurring merchant payments** since 1982.

The retention issue is certain to get the attention of phone companies and ...

...card on the books two to three times longer," says Gregory J. Holmes, director of **recurring card payments** industries for Visa U.S.A. While retention currently is not a crucial issue for...

...because utilities now are essentially regulated monopolies, they have the luxury of being able to **limit consumer payments** to checks, automated clearing house transfers, or cash. As a result, utilities will need to...

...of Agoura Hills, Calif.-based independent sales organization Cardservice International, says that most of the **recurring payments** merchants his company services report savings of up to 20% in monthly billing costs. "As ...

...savings are, demand for card acceptance should grow," says Burtzloff. Cardservice has about 4,000 **recurring payment** merchants and is adding 100 new merchants per month in this category.

photo omitted

Cobranding Deals

Selling merchants on **recurring payments** also can open the door to potential cobranding deals. Cobranded cards are likely to be...

...cards can be used to pay for ancillary services, such as repairs, as well as **monthly payments**," he says. "A cobranded card would also help lower the utility's acceptance costs."

Improved cash flow is another positive the card companies cite in selling **recurring payments** to merchants. "Merchants knowing that they will be getting their money at the start of...

...in this market than in any other consumer segment."

Nonetheless, the potential does exist for **recurring payment** merchants to shift their bad debt to unsuspecting card issuers, which is why issuers need...

...gas and groceries, are liable to exhaust their credit limits if they are on a recurring payment plan.

That can pose a problem for issuers and merchants, since recurring payment transactions may be regularly denied if they are charged to a cardholder's account late...

...very important."
Secret Code

That should become easier when MasterCard introduces its code to identify recurring payments during the authorization process. The code will be compatible with one already in use by...

...this segment. Until now, issuers have had no way of accurately determining which accounts make recurring payments .

Having that information can aide issuers in devising plans to help cardholders manage accounts to prevent a recurring payment from exceeding their credit limits. "Unnecessary chargebacks and denials are a big problem for merchants and consumers," explains Cardservice's Burtzloff. "Issuers need to know which cardholders are making recurring payments ."

Such data can also help reduce the number of recurring transactions denied on expired cards...

...urging them to provide merchants that automatically bill their accounts each month with their new account numbers , Sullivan adds.

Besides selling merchants on the business case for card acceptance and addressing their concerns about unnecessarily denied transactions, Visa and MasterCard also are striving to get recurring payment merchants to do a better job promoting card acceptance to consumers. Visa has launched a campaign that includes print ads, brochures and other support materials for recurring payment merchants to promote their service to consumers.

Sales Tactics

The most effective promotional medium is...

...billing statements, according to card experts. While most merchants rely on statement inserts to promote recurring payments to their customers, many are starting to include the Visa and MasterCard logos on billing...

...s Holmes.

Newspapers have been among the most aggressive merchants when it comes to promoting recurring payments on plastic, says Cardservice's Burtzloff. The Los Angeles Times, for example, regularly sponsors consumer...

...from merchants, however, if the card associations are to make any significant headway in the recurring payments market. That will mean a lot of pavement pounding by the associations and acquirers to convince merchants of the benefits of recurring payments . Based on the reluctance so far from recurring payments merchants to accept plastic, they had better be prepared to do a lot of walking.

...INDUSTRY NAMES: Payment cards
?

23/3,K/5 (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01246582

Process and device for electronic processing of cashless payments by means
of security modules
Verfahren und Vorrichtung zur elektronischen Verarbeitung von bargeldlosen
Zahlungen mittels Sicherheitsmodulen
Procede et dispositif pour le traitement electronique de paiements sans
numeraire a l'aide de modules de securite

PATENT ASSIGNEE:

International Business Machines Corporation, (200128), New Orchard Road,
Armonk, NY 10504, (US), (Applicant designated States: all)

INVENTOR:

Henn, Horst, Dr., Breslauer Strasse 57, 71034 Boblingen, (DE)
Schack, Thomas, Am Muhrgraben 13, 77855 Achern, (DE)
Weber, Ronald, Sophienstrasse 19 App., 76133 Karlsruhe, (DE)

LEGAL REPRESENTATIVE:

Teufel, Fritz et al (11858), IBM Deutschland GmbH, Intellectual
Property, Pascalstrasse 100, 70548 Stuttgart, (DE)

PATENT (CC, No, Kind, Date): EP 1079347 A2 010228 (Basic)
EP 1079347 A3 051130

APPLICATION (CC, No, Date): EP 2000114891 000712;

PRIORITY (CC, No, Date): DE 19938695 990814

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G07F-007/10; G07F-007/08

ABSTRACT WORD COUNT: 227

NOTE:

Figure number on first page: 2A

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200109	1937
SPEC A	(English)	200109	3705
Total word count - document A			5642
Total word count - document B			0
Total word count - documents A + B			5642

...ABSTRACT the signed payment instruction and signed voucher, check the
dealer and customer signature, check the allocation between payment
instruction and voucher, replace the dealer and customer identity data
with information for performance of the payment instruction, performance
of the payment instruction and storage of vouchers. No sensitive
customer data such as account number, credit card number etc. is
stored on the customer card and hence misuse by unauthorised...

...SPECIFICATION definition of terminal hardware, queries etc.

Complex processes such as querying the required payment method,
customer address, proposed application etc. on payment are not
required. The dealer has access to the electronic...the customer card
(CKK) contains at least the following data:

- Identification data on the customer or customer chipcard (CCK)
- Secret code which the bank has applied to the chipcard
- Credit line or availability frame which the bank grants the
customer
- Payment method which the bank accepts for this customer
- PIN - Personal Identification Number - or password. The
information in e) is required only if the customer pays on...

...a) Identification data on the dealer or security module of dealer/dealer

- card (CKH)
- b) Identification data on the customer or customer chipcard (CKK)
 - c) Payment amount in a particular currency
 - d) Payment method
 - e) Fingerprint of...
- ...extended to include the date of payment or other parameters.
9. Insertion of a serial number in the payment instruction by means of the dealer card (CKH) where a function is implemented on the... fingerprint in the payment instruction by the bank payment application.
- c) Replacement of the customer identification data with the customer's account number and bank sort code or a credit card number or comparable information necessary to process the payment to the dealer. Replacement of the dealer identification data by the account number and bank sort code.
 - d) Performance of payment transactions according to the payment instruction.
 - e) Optionally the customer may...
- ...the proposed application is issued by the bank as an anonymous card similar to a telephone card. The card is identified by a unique card number. The card can be installed as...
- ...electronic purse can be activated. On the application for additional functions for the multi-functional payment card, the customer specifies the payment methods he requires, his bank details with bank sort code and account number and where applicable his credit card number with expiry date. Also the customer can establish...
- ...or a total after on-line authorisation for the card and/or for the various payment methods by the bank. These maximum values, known as the availability frame, are reduced accordingly after payment and re-incremented in...
- ...stored there.
- An essential advantage of the process lies in the fact that no sensitive customer data such as account number, credit card number etc. are stored on the customer card and hence misuse by unauthorised...
- ...the risk to the customer on loss of the card. A customer can for example limit payments without PIN input to e.g. DM 50 and payments with PIN to DM 500...the payment instruction contains the following information:
- identification of dealer, dealer card or security module
 - identification of customer or customer card
 - payment amount (optionally with currency)
 - payment method (credit note, debit note, credit etc.)
 - fingerprint of voucher.
- The following information is optional:
- serial number of customer card
 - date of payment instruction
 - proposed application
 - further information.
- Subsequently the following information can be added to the payment...
- ...d) total price
- e) VAT
 - f) delivery costs
 - g) payment amount (optional with currency)
 - h) identification of customer (e.g. card or customer number)
 - i) proposed application
 - j) further information to describe the...
- ...of the present invention.
- Here the customer card must contain at least the following information:
- identification data of customer or customer card

- secret key for signing the payment instruction (known only to the bank)
- PIN number...
- ...customer)
 - payment methods which the bank permits
 - availability frame.
 - The following information is optional:
 - sequential number for payment instructions
 - proposed application (for insertion in voucher)
 - log of last n signed payment instructions
 - secret...
- ...the payment instruction (known only to the bank)
 - payment methods agreed with the bank
 - serial number for payment instruction.
 - The following information is optional:
 - private key for signing the vouchers (known only to...
- ...CLAIMS information from the customer chipcard or mobile security module by the dealer payment application:
 - aaa) identification data on the customer or customer chipcard or mobile security module
 - bbb) credit line or availability frame which the bank grants...
- ...following information:
 - iii) identification data of dealer or security module of dealer/dealer chipcard
 - jjj) identification data of customer or customer chipcard or mobile security module
 - kkk) payment amount
 - lll) payment method
 - mmm) fingerprint or part...
- ...the fingerprint in the payment instruction
 - ppp) electronic replacement by the bank application of the customer and dealer identification data by information to process the payment
 - qqq) electronic performance of the payment according to...unit price of the products
 - quantity of products
 - total price
 - VAT
 - delivery costs
 - payment amount
 - customer identification
 - proposed application.
- 13. Process according to claim 1, characterised in that the fingerprint is signed...
- ...instruction the following further information is taken into account:
 - serial number of dealer card
 - serial number of customer chipcard
 - date of payment instruction
 - proposed application.
- 15. Process according to claim 1, characterised in that the payment instruction...
- ...least:
 - a) a processor
 - b) a non-volatile memory with at least the following information:
 - identification data on the customer or customer chipcard or mobile security module
 - secret key for signature of payment instructions
 - credit line or...

Ginger R. DeMille

...which the bank grants to the customer
payment methods which the bank accepts for this customer
PIN Personal Identification Number or password for partial read-out by
the dealer application according to claim 1...

? show files;ds

File 349:PCT FULLTEXT 1979-2007/UB=20070301UT=20070222

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Set	Items	Description
S1	7969	(RECURRING OR PERIOD? OR CYCLI? OR CYCLE? OR CYCLING OR MONTHLY)(5N)(PAYMENT? ? OR TRANSFER? ? OR MONEY OR FUND? ? OR CREDIT()AMOUNT)
S2	17791	(SUBSCRIPTION OR MEMBERSHIP OR SIGNUP OR SIGN()UP OR REGISTRATION)(6N)(INFORMATION OR DATA OR PROFILE? ? OR DETAIL? ?)
S3	16248	(PAYMENT? ? OR TRANSFER? ? OR DEDUCT OR DEDUCTION)(5N)(CEILING OR CAP OR MAXIMUM OR LIMIT OR FIXED OR NUMBER OR TIME()PERIOD? ? OR SCHEDULE? ?)
S4	5497	(LIMIT OR CEILING OR RESTRICT? OR MAXIMUM?)(5N)((NUMBER OR TOTAL)(2W)PAYMENT? ? OR TRANSFER? ? OR DEDUCTION? ?)
S5	526	(INSTRUCTION? ? OR INFORMATION OR DATA OR NOTIFICATION OR TRAILER? ? OR STATEMENT)(6N)(PAYOUT OR PAY()OUT OR PAYMENT(3N-)(ALLOCATION? ? OR DISTRIBUTION? ?) OR DISBURSEMENT? ?)
S6	20197	(PAYOR OR PAYEE OR CUSTOMER OR RECIPIENT? OR MERCHANT? OR CREDITOR? OR BANK OR RECEIVER?)(5N)(ADDRESS OR IDENTIFIER? OR IDENTIFICATION OR ACCOUNT()NUMBER? ? OR CODE? ? OR TRANSFER()-AMOUNT OR PAYMENT()DESCRIPTION)
S7	550	STORED()VALUE(2W)(FUND? ? OR CARD? ?)
S8	1955	(SAVED OR STORED)(3W)VALUE()FUND? ? OR FARECARD? ? OR FARE-()CARD? ? OR (PREPAID OR PAYROLL OR GIFT OR TELEPHONE OR PAYMENT)()CARD? ?
S9	664	S1 AND S2
S10	66	S4 AND S9
S11	41	(S5 OR S6) AND S10
S12	9	S8 AND S11
S13	3	S7 AND S11
S14	284	S1 AND (S7 OR S8)
S15	177	(S3 OR S4) AND S14
S16	128	(S5 OR S6) AND S15
S17	128	S16 FROM 348,349
S18	0	S16 NOT S17
S19	0	S18 NOT PY>2000

? t13/3,k/all

13/3,k/1

DIALOG(R)File 349:PCT FULLTEXT
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01367929

GLOBAL REMITTANCE PLATFORM
PLATE-FORME DE REMISE MONDIALE

Patent Applicant/Assignee:

WELLS FARGO BANK NA, 420 Montgomery Street, San Francisco, CA 94104, US,
US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

AYALA Daniel I, 1811 Sanger Peak Way, Antioch, CA 94531, US, US
(Residence), VE (Nationality), (Designated only for: US)

GUTIERREZ Eugene, 1 St. Francis Place, Apt #6111, San Francisco, CA 94107
US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

GLENN Michael A et al (agent), Glenn Patent Group, 3475 Edison Way, Suite
L, Menlo Park, CA 94025, US

Patent and Priority Information (Country, Number, Date):

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Application: WO 2005US39137 20051028 (PCT/WO US2005039137)

Priority Application: US 2004623198 20041029; US 2005260962 20051027

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

bad data

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DK DM DZ
EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KN KP KZ LC
LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL
PT RO SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA
ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Filing Language: English

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Fulltext Availability:

Detailed Description

Detailed Description

... day, e.g. up to 8:00pm PST, to partner bank beneficiary or send
regular, recurring scheduled payments, or ad hoc payments.
Funds are hard memo posted to lock in funds for transfer in the future.

Remitter...

...bank to be given to the beneficiary in the form of some prepaid, i.e.
stored value, card issued by the partner bank. It should be
appreciated that this does not include ATM...

...transfer 1 Example data are as follows.

Is this a global remittance customer?

What is recipient country?

Address of beneficiary.

Identification verification.

Amount to be transferred?

Currency of transfer.

Any applicable discounts including promotional code.

SVT...

...use a currency

calculator 1

12

SVT determines the exchange rate and communicates this to customer, as
well as the transfer amount and fee 1

SVT tells the customer what they need to provide in US dollars...

...the profile is created.

SVT creates or overrides the transaction profile for beneficiary 1 Example
related information are as follows.

13

Beneficiary name;

Beneficiary address;

Beneficiary phone (optional);

Beneficiary bank and country code, i.e. where the beneficiary will
access the funds. Such bank and code can be available from a drop
down
list.

The teller validates information captured with customer...

...cash process ends. If yes, the system sends a trigger, by way of

example, actual membership information, to a second system or process that

1 5 then produces and sends a membership...

...determined by SVT are as follows.

Is this a Global Remittance customer?

What is the recipient country?

What is the address of the beneficiary?

Confirm that the beneficiary has an account at a partner bank.

Perform identification verification.

1 7

What is the amount to be transferred?

What is the currency of...

...uses a currency calculator 2 SVT

determines an exchange rate and communicates this to the customer, specifically, as the transfer amount and fee 2 It should be appreciated that

how SVT obtains and assigns the foreign...

...the transaction profile for the

beneficiary 2 Examples of such information include.

Beneficiary name;

Beneficiary address;

Beneficiary phone (optional);

Beneficiary bank and country code, ie. where the beneficiary will access funds, which can be picked from a drop down list-,

Beneficiary bank account number; and

Status of bank account validation, i.e. indicates that the account is valid.

Teller verifies whether the KX...remittance customer?

Does the customer have a valid enterprise KX remittance account?

What is the recipient country?

What is the address of the beneficiary?

Identification verification.

What is the amount to be transferred?

The system determines...

...the type of currency

requests 3

The exchange rate is determined and communicated to the customer. Other information, such as the transfer amount and the fee can also be communicated to the customer 3

The system informs the...

...of such transactional profile include.

Beneficiary name;

Beneficiary address;

24

Beneficiary phone (optional); and

Beneficiary bank and country code, i.e. where they access the funds, for example, they can pick from a drop...

...goes to the SVT account-to-cash process described hereinabove.

In addition, the banker sends membership information to one or more various internal systems that produce and send a membership packet to...

...goes to the SVT cash-to-account process described

hereinabove.

In addition, the banker sends membership information to one or more various internal systems that produce and send a membership packet to...

...Set-up or verify the customer's profile.

Perform risk screening on new customers.

Verify customer's name and address via an internal system or third party system, such as CheckPoint.

The representative determines the...

...profile information.

In one embodiment of the invention the platform automatically prevents more than a maximum amount, for example, \$3000, transfer to a single beneficiary in a single day.

The banker determines if all the necessary...

...calculator 7

The banker determines the exchange rate and communicates this as well as the transfer amount and the fee to the customer 7

The banker informs the customer what the customer needs to provide in US dollars...

13/3,K/2

DIALOG(R)File 349:PCT FULLTEXT
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01008570 **Image available**

SUBSCRIPTION-BASED PAYMENT

PAIEMENT REPOSANT SUR UN ABONNEMENT

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, CO
80112-5939, US, US (Residence), US (Nationality)

Inventor(s):

MILBERGER Susan M, 7599 South Willow Circle, Englewood, CO 80112, US,
SHERRARD Jeff D, 14634 West Auburn Court, Lakewood, CO 80228, US,
DUNKER Amy M, 1025 Purple Sage Loop, Castle Rock, CO 80138, US,
MACFARLANE Jackie M, 12318 Summit Ridge Road, Parker, CO 80138, US,
PLATTE Eric L, 1507 Whitetail Drive, Castle Rock, CO 80104, US,
ABRAHAMS Susan F, 3734 Powers Ferry Road, Atlanta, GA 30342, US,
NEOFYTIDES Cheryl L, 319 Tulip Ave, Floral Park, NY 11001, US,
BAIG Aamer Ali, 111-32 76th Ave., Apt. 3J, Forest Hills, NY 11375, US,
KARAS Peter M, 115 Flower St., Lakewood, CO 80226, US,
COWELL James E, 2509 W. Long Circle, Littleton, CO 80120, US,
YODER James R, 1902 W. Henderson, Chicago, IL 60657, US,
GOLUB Matt F, 276 Highwood Avenue, Tera Fly, NJ 07670, US,

Legal Representative:

FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,
Eighth Floor, Two Embarcadero Center,, San Francisco, CA 94111-3834, US

Patent and Priority Information (Country, Number, Date):

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Application: WO 2002US33885 20021022 (PCT/WO US02033885)

Priority Application: US 200121292 20011029

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI

Applicant

SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9761

Fulltext Availability:

Detailed Description

Claims

English Abstract

A method for processing a recurring transfer request from a stored value fund for an online system (see Fig. 1) is disclosed. A handler (160) associated with a payor is determined and money is transferred from that handler to the stored value fund. The payor is informed that a payee accepts payment from the online system. Subscription type information which includes two of a per-request payment cap, a fixed payment amount, a limit on payment per time period, a time period and a limit on the number of payments in the time period. Pay-out instructions are also received and include two of a payor identifier, a payee identifier, a transfer amount, a payment description. The transfer funds are automatically sent from the stored value fund to the payee.

Detailed Description

... 292 filed on October 29, 2001.

BACKGROUND OF THE INVENTION

The invention relates generally to stored value fund transactions, and more particularly relates to transferring money with a network-accessible system.

One party...payment at a future date that may reoccur, for example, a utility payee may expect monthly payment of the electricity bill.

On-line services provide electronic transfers using a credit card or the system during this process in a stored value fund. Manual interaction with the on-line service allows transfers of money to and from this stored value fund.

BRIEF SUMMARY OF THE INVENTION

In one embodiment, the present invention provides a method for automatically processing a recurring transfer request from a stored value fund with an online system is disclosed. A handler associated with a payor is determined and money is transferred from that handler to the stored value fund. In one step, the payor is informed that a payee accepts payment from the online...least two of a per-request payment cap, a fixed payment amount, a limit on payment per time period, a limit on the number of payments in the time period, and a time period. Pay-out instructions are also received and include at least two of a payor identifier, a payee identifier, a transfer amount, a payment description.

The transfer amount is automatically sent from the stored value fund to the payee.

In another embodiment, the present invention provides another method for automatically processing a transfer request from a stored value fund with an online ...a payor is determined in one step. Money is transferred from the handler to the stored value fund. The payor is informed that a payee accepts payment from the online system. Subscription type information is received, which includes at least one

of a per-request payment cap, a fixed payment amount, a limit on payment per time period, a limit on the number of payments in the time period, and a time period. Pay - out instructions are received that include at least two of a payor identifier, a payee identifier, a transfer amount, a payment description. The transfer amount is automatically passed from the stored value fund to a second handler associated with the payee.

In yet another embodiment, the present invention provides a method for automatically processing a transfer request from a stored value fund with an online system. A handler associated with a payor is determined in one step. Money is transferred from the handler to the stored value fund. The payor is informed that a payee accepts payment from the online system. Subscription type a limit on payment per time period, a limit on the number of payments in the time period, and a time period. Pay - out instructions are received that include at least two of a payor identifier, a payee identifier, a transfer amount, a payment description. Notification is sent to the payor after receiving the pay - out instructions. A period of time is waited between the sending of notification and transferring the transfer amount from the stored value fund to the payee. The transferring of the transfer amount is canceled if the payor declines the transfer within the period of time.

...a flow diagram of an embodiment of a process for moving money out of a stored value fund for a user; 1 5 FIG. 10 is a flow diagram of an embodiment of...from a party to the transaction is automatically honored. The money is paid-in a stored value fund of the payor through money handlers such as credit/debit cards, banks, promotion programs, agent locations, stored value funds, and airline mileage programs and paid-out through a gift certificate issuer, an electronic gift...stored as a database entry corresponding to the user. The database entry corresponds to the stored value fund for that user that can be supplemented by transferring-in credit or reduced by transferring...mileage programs and gift certificate programs. For example, a user could use money in their stored value fund to ...embodiment of a payment

enabler 170 is shown. The transfer of money between handlers 160, stored value funds and users 1 1 0, 130 is controlled by the payment enabler 170. The payment...instruments, using kiosks, ATMs or agent locations, etc. These charges are normally deducted from a transfer, but other embodiments could charge monthly fees. The different types of handlers 160 may have different fees associated with them. For...database 324. This information includes an address book of other users, money credit in the stored value fund, past money transfer information, account number, e-mail addresses, contact information, handler interface information, handler...130 can be the same or different. The target for the transfer can be a stored value fund or an external payout that goes strait to ...of whether the payor 1 1 0 is external to the system 1 00, the payor 1 1 0 enters the unique identifiers for the payees 130 in step 520. The unique identifiers in this embodiment are e-mail addresses of the payees 130, but could be any existing or new code that uniquely identifies the payee in other embodiments. Some embodiments may include an address book stored either locally or remotely ...proceeds to step 536 where the specified money amount is transferred into each payees 130 stored value fund.

At this point, the payment controller 304 communicates with the ... payout should be external to the system 100. Where an external payout is performed, the stored value fund used in step 536 can be a temporary fund that can be removed from the system after the payee 130 receives the money. In step 542, the payor 1 1 0 enters a delivery address for the payee 130. A message is sent to an agent location 125 with a negotiable instrument printer...

...step 544, the money order or other negotiable instrument is printed and sent to the address of the payee 130. Regular mail or courier services could be used to delivery the negotiable instrument.

Where...processing proceeds to step 560 where the payee 130 can move money out of her stored value fund .

In this embodiment, the payor can ...market a separate product where there is no option to send money to a permanent stored value fund of the payee 130 such that all payees 130 are external to the system and or payee 130 having a stored value fund to temporarily store the money. The pay-out handler 160-5 could be an agent...

...130 is shown that automates entry of transfer information. The transfer information includes for each payee : the payee name, unique identifier or e-mail address, money amount, and message body and title. A format such as produce an XML file with the 15 transfer information that is sent to the payment enabler 170 for distribution to the employees. In step 570, a secure connection is made between the payor computer...to notably differ from the embodiment of FIG. 5A in step 620 where a single identifier for a single payee 130 is entered. Continuing on to step 628, the payor I 10 enters the transfer amount for the payee 130. The payment enabler 170 in step 536 gathers the money from the default handler...

...10. In step 640 the type of payout is chosen from: a payout to a stored value fund , an external payout that is sent to the payee location, or an external payout that...processing continues to step 664 from step 640. Where an external payout is performed, the stored value fund used in step 536 can be a temporary fund that can be removed from the...of cash, a credit card or a check. In step 678, the agent enters an identifier for the payee 130, such as an e-mail address. In step 682, the agent enters a money...the embodiment of FIG. 6A.

Some embodiments may avoid step 536 where a possibly-temporary stored value fund is created ...negotiable instrument for pick-up or mailing. Other embodiments may load the amount into a stored value fund of the payor before transferring that amount to the stored value fund of the payee.

13

Referring next to FIG. 7, a flow diagram of an embodiment...amount are determined for the money transfer. In step 812, it is determined if the stored value fund of the payor I 10 has enough money to fund the transfer to the payee 130.

14

Where there is not sufficient funds in the stored value fund , processing continues to step 816 to load funds. In step 816, the default pay-in...handler 160 is interfaced in step 820 to transfer the money. If there is no stored value fund for the payee 130, a temporary fund is created in step 824. A temporary stored value fund can be used for a single transfer, but the payee may want to make the...from both step 812 and step 824. The money is attributed to the payees 130 stored value fund to the detriment of the payor's stored value fund in step 828. In other embodiments, the money is transferred directly from the 15 payor's handler 160 to the stored value fund of the payee 130. In some embodiments, the payor can select a future time that...flow diagram of an embodiment of a process 560 for moving money out of a stored value fund of a user is shown. This embodiment allows paying-out money in at least five...

...instrument. The depicted portion of the process 560 begins in step 904 where the default pay - out handler information is retrieved for the payee 130. In ...the handler 160.

A user may have a number of currencies of money in their stored value fund . The user may select some or all of the different currencies for paying out. In...user may want to automate the payout or payin of money from or to her stored value fund . There are two types of automated transfers, namely, threshold and fixed transfers. Threshold transfers aim to maintain a specified amount of money in the stored value fund such that money is either transferred ...is selected in step 1020 such that money is automatically added or removed from the stored value fund .

A frequency for the automatic transfers is chosen in step 1024. For fixed transfers, the...

...the period expiring is the trigger condition. For example, \$50 could be transferred into the stored value fund weekly. For the threshold transfers, the transfer threshold is tested at the specified frequency. For...

...once a day any balance in excess of \$1,000 is transferred out of the stored value fund . In step 1032, a test is performed for the frequency period expiring.

When the period expires, money may be transferred in or out of the stored value fund in step 1036. After any transfer, processing loops back to step 1032.

Some embodiments could...

...of FIG. 10 only describes a single automated transfer, other embodiments could allow multiple automated transfers having various types and transfer periods . Further, some embodiments could transfer amounts over/under the threshold amount whenever overage/underage occurs without waiting for the transfer period to expire.

Referring next to FIGS. 1 ...to automated transfers is shown. Under certain circumstances, a user may wish to pay for recurring charges or a future transfer with her stored value fund . If a vendor site accepts subscriptions, the user can configure payment in this way. In... through the payment enabler 170. If the user does not want to pay with her stored value fund as determined in step I 1 08, the vendor site may provide other payment options in step 11 12. Presuming the user wants to payout from the stored value fund in step 1108, processing proceeds to step 556 where an ...can be selected.

There are three branches from step 1 1 16 for the three transfer options, namely, a recurring and fixed transfer amount is selected in step 1 120, a fixed transfer 5 amount ...1120 can have its period limited by the user such that only a number of payments is available in a period , such as once a month. The capped, variable, amount branch of step I 1 24...notification could

18 include vendor information, a description of the goods and an amount for transfer . For a period of time, the transfer is pending and can be canceled by the user. In step II 52, the user...

...1160. If the transfer is not canceled during pendency, the money is transferred to the stored value fund of the user in step 1 164. In some embodiments, the money is transferred directly to the handler 160 pre-specified by the payee so as to skip-over the stored value fund of the user.

A number

Claim

1. A method for automatically processing a recurring transfer request from a stored value fund with an online system, the method comprising:
determining a handler associated with a payor;
transferring money from the handler to the stored value fund;
informing the payor that a payee accepts payment from the online system;
receiving subscription type information which includes at least two of a
per-request payment cap, a fixed payment amount, a limit on payment per time period, a
limit on the number of payments in the time period, and a time period;
receiving pay - out instructions that include at least two of a payor identifier, a payee identifier, a transfer amount, a payment description; and
transferring the transfer amount from the stored value fund to the payee automatically.
2. The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, wherein the second-listed transferring step comprises transferring the transfer amount to a second stored value fund associated with the payee.
3. The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, ...wherein the second-listed transferring step does not require any human interaction to fulfill the pay - out instructions.
4. The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, wherein the second-listed transferring step...
...to a second handler associated with the payee.
5. The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 4, wherein the second handler includes at a debit card company, an agent location, a stored value fund, and an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.
- 20
6. The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, wherein the handler includes at least...
...of a bank, a credit card company, a debit card company, an agent location, a stored value fund, and an airline mileage program.
7. The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, further comprising a step of sending notification to the payor after receiving the pay - out instructions;
waiting a period of time between the sending step and the second-listed transferring step...
...the payor declines within the period of time.
8. The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, wherein the transfer amount corresponds to commodities.

- 9 The method for automatically processing the recurring transfer request from the stored value fund with the online system as recited in claim 1, wherein the payor, the handler and...
- ...medium having computer-executable instructions for performing the computer-implementable method for automatically processing the recurring transfer request from the stored value fund with the online system of claim 1.
- I 11. A method for automatically processing a transfer request from a stored value fund with an online system, the method comprising: determining a handler associated with a payor; transferring money from the handler to the stored value fund; informing the payor that a payee accepts payment from the online system; 21 receiving subscription type information which includes at least one of a per-request payment cap, a fixed payment amount, a limit on payment per time period, a limit on the number of payments in the time period, and a time period; receiving pay - out instructions that include at least two of a payor I 0 identifier, a payee identifier, a transfer amount, a payment description; and I 1 transferring the transfer amount from the stored value fund to a second 2 handler associated with the payee automatically.
- 12 The method for automatically processing the transfer request from the stored value fund with the online system as recited in claim I 1, wherein the secondlisted transferring step does not require any human interaction to fulfill the pay - out instructions.
- 13 The method for automatically processing the transfer request from the stored value fund with the online system as recited in claim 1 1, wherein the second handler includes agent location, a stored value fund, and an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.
- 14 The method for automatically processing the transfer request from the stored value fund with the online system as recited in claim I 1, wherein the handler includes at...
- ...of a bank, a credit card company, a debit card company, an agent location, a stored value fund, and an airline mileage program.
- 15 The method for automatically processing the transfer request from the stored value fund with the online system as recited in claim I 1, further comprising a steps of sending notification to the payor after receiving the pay - out instructions; waiting a period of time between the sending step and the second-listed transferring step...
- ...for performing the computer-implementable method for automatically 22 processing the transfer request from the stored value fund with the online system of claim 11.
- 17 A method for automatically processing a transfer request from a stored value fund with an online system, ...comprising: determining a handler associated with a payor; transferring money from the handler to the stored value fund; informing the payor that a payee accepts payment from the online system; receiving subscription type information which includes at least one of a per-request payment cap, a fixed payment amount, a limit on payment per

time period , a
limit on the number of payments in the time period , and a time
period;
receiving pay - out instructions that include at least two of a
payor
I 0 identifier , a payee identifier , a transfer amount , a
payment description ; I 1 sending notification to the payor after
receiving the pay - out instructions ; 2 waiting a period of time
between the sending step and the second-listed
3 transferring step;
transferring the transfer amount from the stored value fund to the
payee;
and
canceling the second-listed transferring step if the payor declines
within the period of time.

18 The method for automatically processing the transfer request from
the stored value fund with the online system as recited in claim
17, wherein the secondlisted transferring step does not require any human
interaction to fulfill the pay - out instructions .

19 The method for automatically processing the transfer request from
the stored value fund with the online system as recited in claim
17, wherein the secondlisted transferring step comprises...

...instructions for performing the computer-implementable method for
automatically processing the transfer request from the stored value
fund with the online system of claim 17.
23

13/3,K/3

DIALOG(R)File 349:PCT FULLTEXT
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00731978 **Image available**

DATA PROCESSING SYSTEM FOR FACILITATING MERCHANDISE TRANSACTIONS
SYSTEME INFORMATIQUE POUR FACILITER LES TRANSACTIONS SUR MARCHANDISES
Patent Applicant/Assignee:

CUCKLEBURR COM INC, P.O. Box 542, Mexia, TX 76667, US, US (Residence), US
(Nationality)

Inventor(s):

BRIZENDINE Kyle, P.O. Box 542, Mexia, TX 76667, US

Legal Representative:

CARR Gregory W, Carr & Storm, L.L.P., 900 Jackson Street, 670 Founders
Square, Dallas, TX 75202, US

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AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE
GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU
ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

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Filing Language: English

Fulltext Word Count: 41929

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... the MEMBER-REGISTRATION state or event, then execution enters an event of the MEMBER- REGISTRATION state 502, described in further detail below with respect to FIG. 7. Upon completion of events constituting the MEMBER-REGISTRATION state...register 208 or 210 is set to the MEMBERSHIP-TERMINATION state, then execution enters the MEMBERSHIP -TERMINATION state 506, described in further detail below with respect to FIG. 15. Upon completion of events constituting the MEMBERSHIP-TERMINATION state...the account number into the computer 142.

During or subsequent to an event 806, the merchant computer 142 sends the read account number, as well as the amount of the purchase made in the event 802, through the...

...1002, a member 116, such as the first member 120, provides his/her club membership account number to a merchant 140. Event 1002 may be performed either on-line or in person. In event 1004...member 116 goes to the club web page, which includes non-proprietary information such as information about the club and membership registration, club rules and regulations, and a list of participating merchants in a particular area based...number, and the like).

Upon providing their CCI credit card number and all other required information, membership dues of \$20 will preferably be charged to their card. For members that sign-up...and tendered at the time of purchase in order to redeem points, acting as a stored value card.

Point Accumulation
With reference to FIGS. 17A, 17B, 27A, and 2713, purchases made at participating...a regular basis.

Empower kids by providing them the opportunity to purchase items with a stored value card rather than the traditional form of payment (cash).

Allow Club management to easily create new...requirements, please reference the Source Analysis document.

With reference to FIG. 35, some of the data elements to be captured are.

Membership Enrollment/Distribution

I. Primary cardholders name (The primary cardholder will preferably be the head of...To-Date (WTD), Month-To-Date (MTD), Quarter-To-Date (QTD), year-to-date (YTD) for membership information and retailer information.

By specific date ranges allowing the user (member or Club associate) to enter a particular...

...January 1, 2001 through July 1, 2001).

Geography Dimension
By country, region, state, city for membership and retailer information.

By store number, district, department for retailer information.

41
RECTIFIED SHEET (RULE 91)
Business Requirements...

...transfers and management

(4) Specialty programs management (Kidswallet)

(5) Private label merchandise giveaways or purchases

Membership Enrollment

Data Elements to be captured by Membership Enrollment include.

Primary Cardholder's Number of Secondary Credit Card Type

Name Cardholders

Primary Cardholder...request a PIN, one will preferably be automatically assigned

1 5 (7) Validate all fields

Membership Maintenance

Data Elements to be captured by Membership Maintenance Activities include.

Address Change Request Replacement Card -7C-ancellations

43

RECTIFIED SHEET (RULE 91...on Credit Card Amount Charged

48

RECTIFIED SHEET (RULE 91)

Purchase Promotion

Item number Date

Recipient (if different than Recipient's Address purchaser)

Is the recipient a member? Message

Y/N

Recipient's Membership Reason Code

ID

Legend

Bold - Preferred Field Italics - System Generated Field

System will preferably be responsible for...

...Legend

Bold - Preferred Field Italics - System Generated Field

The Interface will preferably provide the following information .

(1) Record the cardholder's membership ID (primary or secondary)

(2) Track date and time of purchase in order to do...

...Legend

Bold - Preferred Field Italics - System Generated Field

The Interface will preferably provide the following information .

(1) Record the cardholder's membership ID (primary or secondary)

(2) Track date and time of purchase in order to do...

...Legend

Bold - Preferred Field Italics - System Generated Field

The Interface will preferably provide the following information .

(1) Record the cardholder's membership ID (primary or secondary)

(2) Track date and time of return in order to do...Date

Out by Member

Additional Credits by Total Amount Due by Check Amount

Retailer Retailer

Recipient of Check Education ID (School Code) Education ID (School Code)

(School Name)

Check Request

(Transaction

53

RECTIFIED SHEET (RULE 91)

Legend

Bold - Preferred Field

The Interface will preferably provide the following information .

- (1) Record the cardholder's **membership** ID (primary or secondary)
- (2) Pass the previous day's balance, point accumulation by retailer...

...for Credit Card Charge

Legend

Bold - Preferred Field

The Interface will preferably provide the following information .

- (1) All revenue generating transactions: **membership** , renewal, additional cards, merchandise...
- (2) Offsetting entry will preferably be to the account receivable - credit card due amount
- (3) **Membership** information may be kept at the aggregate level for financial accounting information
- (4) **Membership** information will preferably be kept at the detail level for reporting and reconciliation purposes
- (5) Additional...represents the systems and applications that provide services to Club members. These systems support **membership** reporting, data warehousing, interactive voice response processing, and data feeds to and from the operations systems. For...

Claim

... the Internet;

d) means for said respective member to provide through the Internet to said

merchant , member identification data regarding the respective member;

e) means for a merchant to receive through the Internet...NAME OF POINT GENERATING ME

310@ MBER. % MERC. PTS. TO REDEMING MI

312@

POSTAL MAIL ADDRESS MERCHANT1

E-MAIL ADDRESS MERCHANDISE POINTS ACCUMI

314

316 DATE OF BIRTH

GENDER

318

320 TELEPHONE NUMBER

SOCIAL SECURITY...6A

-T ----- REGISTRATION ENROLLMENT (1)

I Credit Card Issuer (CCI) I

L----- -i

Advertising Collect **membership**

Exposure Respond via **information** and

(Direct Mail, Web, Telephone credit card

Television, Radio, information

Events)

n roe

0

Complete...

...line

application for prove

CCI credit card ?

es

-7 ---- T-----

I

L@lub No

Collect **membership**

Respond via Car s **information** and

Website Holder credit card

9 information

FIG* 16B \$20 Annual Fee

I Primary & up...

...91)

FIG* 18A

POINT REDEMPTION If the Member coii

transaction with a

i Retailer I payment the cycle

L- - - - - -J the available amoi

Primary or Member uses uses CCI credit ea

Secondary Transaction...SECONDARY ACCOUNT HOLDER THIS REQUIREMENT BY
INFORMATION AND BALANCES APPLICATION LOGIC/DESIGN.

1.4 PROVIDE INFORMATION FOR MEMBERSHIP 1 SYSTEM CAN ACCOMMODATE

REPORTING AT THE CARDHOLDER LEVEL THIS REQUIREMENT BY

(PRIMARY & SECONDARY) REPORTING...CREATE MEMBER ACCOUNT 1 SYSTEM CAN
ACCOMMODATE

IMMEDIATELY UPON ACCEPTANCE OF THEIR THIS REQUIREMENT VIA

MEMBERSHIP INFORMATION (EVEN THOUGH APPLICATION LOGIC.

ACCOUNT BALANCES WILL BE ZERO)

6.17 ABILITY TO POST MEMBERSHIP...SHEET (RULE 91)

/89

NO: ASPECT OF INVEN'NON PRIORITY COMMENTS

6.44 ABILITY TO RESTRICT THE TRANSFER OF POINTS 1 SYSTEM CAN

ACCOMMODATE

BETWEEN SECONDARY CARDHOLDERS. A THIS REQUIREMENT VIA

PRIMARY CARDHOLDER...

?

? show files;ds

File 13:BAMP 2007/Feb W3

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File 15:ABI/Inform(R) 1971-2007/Mar 02

(c) 2007 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2007/Mar 01

(c) 2007 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2007/Feb 21

(c)2007 The Gale Group

File 340:CLAIMS(R)/US Patent 1950-07/Feb 20

(c) 2007 IFI/CLAIMS(R)

File 349:PCT FULLTEXT 1979-2007/UB=20070301UT=20070222

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File 545:Investext(R) 1982-2007/Feb 27

(c) 2007 Thomson Financial Networks

File 654:US Pat.Full. 1976-2007/Mar 01

(c) Format only 2007 Dialog

File 726:S.China Morn.Post 1992--2007/Mar 01

(c) 2007 South China Morning Post

File 728:Asia/Pac News 1994-2005/Dec W2

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File 781:ProQuest Newsstand 1998-2007/Mar 02

(c) 2007 ProQuest Info&Learning

File 991:NewsRoom 2006 Jan 1-2006/Jul 30

(c) 2006 Dialog

File 994:NewsRoom 2003

(c) 2006 Dialog

Set Items Description

S1 17 (STORED()VALUE(2W)CARD? ?)(50N)(RECURRING OR AUTOMATIC?)(3-N)(PAYMENT? ? OR EFT OR FUNDS(N)TRANSFER?)(50N)(MAXIMUM OR LIMIT OR CEILING)(2N)PAYMENT? ?

S2 15 RD (unique items)

? t2/3,k/all

2/3,k/1 (Item 1 from file: 13)

DIALOG(R)File 13:BAMP

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00829733 Supplier Number: 97920169 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Purchasing drives enhancements: emphasis is on increased automation and more control. (Purchasing Cards).

(General Electric business units use Optical Document Retention to electronically store and retrieve purchasing card receipts)

Purchasing, v 132, n 2, p 31

February 06, 2003

DOCUMENT TYPE: Journal ISSN: 0033-4448 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1653

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...functionality in more than one country). Still others include use of the cards as a payment tool for large dollar items such as capital equipment and services and use of stored value or "project" cards to pay for items purchased during a specific time limit such as those associated with buying supplies for a trade show or conference.

New products...

...comes its new ePcard XML. Used in conjunction with an e-procurement system, the card automatically extracts a PO number from the e-procurement system, appends it to the MasterCard transaction...

...s accounting system for automated reconciliation.

At MasterCard International, Steve Abrams, senior vice president, Corporate Payment Solutions, and his team have seen from RFPs (request for proposals) received by the company...

2/3,K/2 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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03060667 1020196031

Paying with Plastic: Maybe Not So Crazy

Brown, Tom; Plache, Lacey

University of Chicago Law Review v73n1 PP: 63-86 Winter 2006

ISSN: 0041-9494 JRNL CODE: UCL

WORD COUNT: 9825

...TEXT: the product, it had two important attributes. For merchants, the new card would offer guaranteed payment. The Visa payment system would guarantee payment to merchants on transactions initiated with the card so long as merchants correctly authorized transactions...

...introduction of the debit card, the variation in the terms of and features associated with payment cards has increased. Consumers now have a choice among cards with many different types of...

...of credit (for example, cards with very high credit limits or even no absolute credit limit), cobranded cards, cards that offer rewards programs such as frequent flyer miles, debit cards, deferred debit cards, host-based stored-value cards, cards secured by cash deposit accounts or third-party guarantees, cards that are used to provide... as home equity loans, and charge cards for which the cardholder's checking account is automatically debited monthly.³⁵

Consumers increasingly have taken advantage of the additional payment choices available to them. As a result, cash and check have seen their once dominant...

...dropped from 41.9 billion to 36.7 billion as the total number of noncash payments rose at a combined rate of 3.8 percent over this period.³⁶ The changes...

...of personal consumption expenditures.³⁷ By 2004, the combined share of these two forms of payment had fallen to 61 percent.³⁸

The volume of general purpose payment cards has moved in the opposite direction. In 1970, general purpose payment cards accounted for approximately 3 percent of personal consumption expenditures.³⁹ By 2004, this share...

2/3,K/3 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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10302912 Supplier Number: 97920169 (USE FORMAT 7 FOR FULLTEXT)

Purchasing drives enhancements: emphasis is on increased automation and more control. (Purchasing Cards).(General Electric business units use Optical Document Retention to electronically store and retrieve purchasing card receipts)

Avery, Susan

Purchasing, v132, n2, p31(3)

Feb 6, 2003

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1814

... functionality in more than one country). Still others include use of the cards as a payment tool for large dollar items such as capital equipment and services and use of stored value or "project" cards to pay for items purchased during a specific time limit such as those associated with buying supplies for a trade show or conference.

New products...

...comes its new eCard XML. Used in conjunction with an e-procurement system, the card automatically extracts a PO number from the e-procurement system, appends it to the MasterCard transaction...

...s accounting system for automated reconciliation.

At MasterCard International, Steve Abrams, senior vice president, Corporate Payment Solutions, and his team have seen from RFPs (request for proposals) received by the company...

2/3,K/4 (Item 1 from file: 340)
DIALOG(R)File 340:CLAIMS(R)/US Patent
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10886598

E/METHOD AND APPARATUS FOR AUTOMATICALLY RELOADING A STORED VALUE CARD
Inventors: FitzMacken Thomas R (US); Flannery Susan E (US); Klopp Evan D (US); Nyland Margaret A (US); White Daniel C (US); Winkelman Nathaniel W III (US)

Assignee: Starbucks Corp

Attorney, Agent or Firm: CHRISTENSEN, O'CONNOR, JOHNSON, KINDNESS, PLLC,
1420 FIFTH AVENUE, SUITE 2800, SEATTLE, WA, 98101-2347, US

	Publication Number	Kind	Date	Application Number	Date
	US 20050125317	A1	20050609	US 2004926779	20040826
Priority Applic:				US 2004926779	20040826
Provisional Applic:				US 60-499108	20030829

Non-exemplary Claims:

...21. An apparatus to automatically reload a stored value card (SVC), comprising: an event processor to determine whether an event should trigger an automatic reload of an SVC; a payment processor to authorize payment for a reload amount triggered by the event; and a reloader to increment an account...

...21, wherein the reloader is to disable the automatic reload of the SVC when the payment processor cannot authorize payment for the reload amount. 37-45. (canceled...

...46. A method for reloading a stored value card, comprising: receiving a request to reload a stored value card (SVC), the request having been automatically generated in accordance with an automatic reload preference...

...47. The method of claim 46, wherein the request was automatically generated after the occurrence of an event specified in the automatic reload preference...

2/3,K/5 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01455809 **Image available**

**CORRECTIONAL SUPERVISION PROGRAM AND CARD
PROGRAMME ET CARTE DE SUPERVISION CORRECTIONNELLE**

Patent Applicant/Assignee:

WORLDTRON GROUP INC, 4148 N. Arcadia Drive, Phoenix, AZ 85018, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

SLOAN David, 4015 E. Whitney Lane, Phoenix, AZ 85032, US, US (Residence),
US (Nationality),

Legal Representative:

BUSH Jennifer R et al (agent), Fenwick & West LLP, Silicon Valley Center,
801 California Street, Mountain View, CA 94041, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 2006138483 A2 20061228 (WO 06138483)

Application: WO 2006US23351 20060615 (PCT/WO US2006023351)

Priority Application: US 2005690265 20050615; US 2006452473 20060613

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KN KP KR
KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM
PG PH PL PT RO RS RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US
UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5811

Fulltext Availability:

Detailed Description

Detailed Description

... being incarcerated, probationers are issued cards without funds loaded
onto them.

[0019] An inventory of stored -value cards will be maintained at each
correctional facility according to one embodiment. In this example, cards

...using a single batch process equivalent to the process used for direct
deposit. Unlike checks, stored - value cards have no value until
they are loaded, thus, the correctional facility assumes no risk in...

...make deposits and withdrawals at automated teller machines (ATMs), make
purchases, and pay bills, the stored - value card also acts as a
payroll card according to one embodiment, allowing employer deposit of
payroll...

...recurring benefits such as social security or welfare. In addition, it
allows deposits to the stored - value card account by correctional
departments, e.g., loans made to the offender, and easy collection of...

...calling card or having associated online resources, e.g., for housing,
support groups, etc. The stored - value card may require direct
deposit of payroll or government funds according to one embodiment.

[0021] The stored - value card may be upgraded to a hybrid card, as
described in U.S. Patent Application...

...account linked to the hybrid card includes available funds that provide
security and a credit limit for extensions of credit.
Available funds also are available for cash withdrawals and debit

transactions...

2/3,K/6 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01371836

**TRUST-LINKED DEBIT CARD TECHNOLOGY
TECHNOLOGIE DE CARTE DE CREDIT RELIEE A UNE FIDUCIE**

Patent Applicant/Inventor:

DE LA MOTTE Alain L, 2460 Southeast Larkspur Court, Hillsboro, OR 97123,
US, US (Residence), MU (Nationality), (Designated for all)

Legal Representative:

COOPER David P (agent), Kolisch Hartwell, P.C., Suite 200, 520 S.W
Yamhill Street, Portland, OR 97204, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200655972 A2 20060526 (WO 0655972)
Application: WO 2005us42566 20051122 (PCT/WO US2005042566)
Priority Application: US 2004630234 20041122; US 2004630233 20041122

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KN KP KR
KZ LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG
PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC
VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC NL
PL PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13891

Fulltext Availability:

Detailed Description

Detailed Description

... affinity groups' members/donors; etc ...) to issue and distribute
branded Trust-linked debit cards or stored value cards ; (2) and for
issuers and Cardholders to profit from the Technology by sharing in Trust
...

...in their Trust Sub-accounts without any risk that deposits over and
above any insured limit could be lost, as is the case if banks become
insolvent and an account balance is in excess of an insured limit .

Background

Debit card availability has put a powerful payment tool in the hands of
consumer and business Cardholders. Debit card programs provide
Cardholders with convenient, secure access to their funds at automatic
teller machines ("ATMs") and direct merchant purchases.

Faster and more convenient than checks, and safer...

2/3,K/7 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01155094

Image available

**METHODS AND SYSTEMS FOR COORDINATING A CHANGE IN STATUS OF STORED-VALUE
CARDS**

METHODES ET SYSTEMES POUR COORDONNER UN CHANGEMENT D'ETAT DE CARTES A
VALEUR STOCKEE

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, Colorado
80112-5939, US, US (Residence), US (Nationality), (For all designated
states except: US)

Patent Applicant/Inventor:

BAUMGARTNER David, 19860 Latigo Lane, Parker, Colorado 80138, US, US
(Residence), US (Nationality), (Designated only for: US)
ARTHUR Steven E, 10131 Highland Meadow Circle, Apt. 39-206, Parker, CO
80134, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

GIBBY Darin J et al (agent), Townsend and Townsend and Crew LLP, Two
Embarcadero Center, Eighth Floor, San Francisco, 5 94111-3834, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200477226 A2-A3 20040910 (WO 0477226)
Application: WO 2004US2866 20040202 (PCT/WO US2004002866)
Priority Application: US 2003371167 20030221

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6568

Fulltext Availability:

Detailed Description

Detailed Description

... 112 is equipped to accept such alternative payment types.

The clerk provides information regarding a payment instrument presented
by the customer for payment to the point-of-sale terminal 112 at...

...block 448.

[00391 Thus, embodiments of the invention permit coordination of
transactions involving stored-value cards to be performed for
customers in a variety of convenient ways.

12

While the description in connection with Fig. 4 focuses on activation of
stored - value cards , it is evident that the same method may be used
to effect any change in status of a stored - value card . For example,
if a customer is already in possession of a stored - value card and
wishes to augment the value associated with the card, the same method may
be followed, with the stored - value - card information comprising a
request for a value augmentation. In this instance, the transaction
supported by...

...the augmentation request has been implemented. Still other I O changes
in status of the stored - value card may be implemented using the
methods described herein.

[0040] Having described several embodiments, it will...

2/3,K/8 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2007 WIPO/Thomson. All rts. reserv.

00498938 **Image available**
AUTOMATIC MANAGEMENT SYSTEM FOR PAY CAR PARKS, OR THE LIKE
SYSTEME DE GESTION AUTOMATIQUE DESTINE A DES PARCS DE STATIONNEMENT DE
VEHICULES OU AUTRES

Patent Applicant/Assignee:

MONGIARDINO Bartolomeo,

Inventor(s):

MONGIARDINO Bartolomeo,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9930290 A1 19990617

Application: WO 98EP7788 19981201 (PCT/WO EP9807788)

Priority Application: IT 97SV49 19971205

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

US AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 4880

Fulltext Availability:

Claims

Claim

... pre-set period. When the traffic light is red, it
indicates the expiration of the maximum parking period
paid for at the arrival, and the entry in the zone
wherein a...

...5, these possibilities and
the procedures associated thereto are shown with
reference to a prepaid stored value card. The user repeats the
payment steps as indicated.
If the traffic light is red, the card is analyzed with...the computed
amount will be debited according to the
total parking period. This may be automatically
determined at the departure moment or the user shall
inform the local unit thereof. Upon...the cellular phone.
An option may be also provided which is like that
of the stored value card, but using the cellular phone.
This allows the communication between the manager and
the user...

...These may be implemented separately or
combinedly, providing a broad range of different
parking toll payment options. Certain options may be
favoured by discounts or else, for example if they
particularly...

2/3,K/9 (Item 1 from file: 545)

DIALOG(R)File 545:Investext(R)

(c) 2007 Thomson Financial Networks. All rts. reserv.

11298585

CEO INTERVIEW: SIMON THEOBALD, IFS INTERNATIONAL INC (IFSH)

WALL STREET TRANSCRIPT CORPORATION

THE WALL STREET TRANSCRIPT CORPORATION

NEW YORK (STATE OF)

DATE: December 11, 00

INVESTEXT(tm) REPORT NUMBER: 2003863, PAGE 1 OF 10, TEXT PAGE

This is a(n) COMPANY report.

TEXT:

...Transaction Systems Architects, Inc. Mr. Theobald has more than eighteen years experience in the electronic funds transfer industry. Mr. Theobald is a graduate of De-Havilland College with qualifications in Computer...

...International (Nasdaq: IFSH) is a software products company that specializes in Electronic Funds Transfer (EFT), payment card and financial services infrastructure software. We have a number of product lines appropriate to...
...called TPC

Ms. This product provides all the back office support for all types of payment cards. It is the system that makes the credit cards, the debit cards, the stored value cards and the smart cards. It does the customer management and performs the settlement. It's the system that produces the statement, automatically produces a nice letter, for example to offer you a new credit limit, or the nasty letter requesting payment because you haven't remitted on time, and then handles the payments and the settlement. The third product line is called PosPay, which is a 128 bit scalable Internet payment gateway. This securely allows merchant acquirer banks to have relationships with web merchants and for the payment transactions to be securely processed by the acquirer bank. Without the card numbers being visible...

...consulting division called Global Insight Group. Global Insight Group provides business consulting and planning for payment cards to organizations such as American Express, Visa, MasterCard and many of the major international...

2/3,K/10 (Item 2 from file: 545)
DIALOG(R)File 545:Investext(R)
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10473009
FIRST DATA CORP.
FITCH, IBCA
NILARP, N., ET AL
NEW YORK (STATE OF)

DATE: February 17, 00
INVESTEXT(tm) REPORT NUMBER: 2085855, PAGE 1 OF 8, TEXT/TABLE PAGE
This is a(n) COMPANY report.

TEXT:

...high-quality, high-volume information processing and related services with respect to several market sectors: payment instruments; card issuer services; and merchant processing services. These three sectors represented approximately 94% and...

...that allows millions of consumers to pay for goods and services by credit, debit, or stored - value card at the point-of-sale, over the internet, by check, or by wire transfer. The company's strategy is to generate recurring revenue by developing long-term contractual relationships with clients that have decided to outsource various...

...is used for general corporate purposes and is supported by two revolving credit facilities with maximum borrowings of \$1.5 billion.

The ratings reflect FDC's leading position in third-party processing of credit cards, merchant transactions, and payment services, allowing the company to maintain strong cash flow and a conservative financial profile. The...

...that FDC's size and market position will help the company remain among the top payment processing firms. Additionally, FDC's expertise in payment processing and focus on customer service will continue to benefit the company. However, pricing pressures....

2/3,K/11 (Item 1 from file: 654)
DIALOG(R)File 654:US Pat.Full.
(C) Format only 2007 Dialog. All rts. reserv.

4261169 **IMAGE Available
Derwent Accession: 2000-125918
Utility
M/ Automatic item-driven system for deposit and pick-up
Inventor: Hardgrave, William David, 1933 Westminister, Carrollton, TX, 75007
Hardgrave, Lanna Kay, 1933 Westminister, Carrollton, TX, 75007
Assignee: Unassigned
Unassigned Or Assigned To Individual (Code: 68000)
Examiner: Peeso, Thomas (Art Unit: 274)
Law Firm: Bennett & Weston, P.C.
Combined Principal Attorneys: Malorzo, Thomas V.

	Publication Number	Kind	Date	Application Number	Filing Date
Main Patent	US 6010239	A	20000104	US 96612243	19960307

Fulltext Word Count: 11053

Description of the Invention:

...case of no drop bag, the customer may be required to insert coins, bills, or stored value card for payment 232 selecting laundry or dry cleaning bags, 18 from the dispensing module attached to the...

...The automatic item-driven system for deposit and pick-up of laundry and dry cleaning as illustrated...

...identifier might specify men's jeans with maximum number. So when the bag reaches this maximum batch quantity, for example, seven jeans, the customer could deposit the bag with assurance of...batch 84. This is based on the assumption that the bulk laundry can process a maximum batch cheaper per piece than a smaller batch (due to reducing set-up). If it...

...pickup (Pay Later). This could also be indicated by the Customer either proceeding to the Payment or canceling the Pre-Pay choice. PRE-PAY PAYMENT can use coins, bills or vouchers. The ADM can give change or vouchers. Provisions for payment and change will be located on the front of the ADM 24. The customer can also use credit cards, Smart cards, stored value cards, and bank debit cards such as Visa(R), Master Card(R), Discover(R), PULSE(R)...

2/3,K/12 (Item 1 from file: 726)
DIALOG(R)File 726:S.China Morn.Post
(C) 2007 South China Morning Post. All rts. reserv.

00282349 (USE FORMAT 7 FOR FULLTEXT)

Smart cards fail personal IQ test

South China Morning Post, Business News, p 2

November 24 1996

DOCUMENT TYPE: Newspaper JOURNAL CODE: SCMP LANGUAGE: English

RECORD TYPE: Fulltext

Word Count: 622

... so although cashless, you figure you can use your magnetic strip card for quick electronic payment. Whoops. You only have your Mondex card and your Park'N Shop Visa smart card...

... cram in a zillion smart cards - most of which also have the magnetic strip because automatic tellers haven't been upgraded yet - into it and retrieve the right one for the appropriate transaction.

A drawback with stored - value smart cards, is when stolen or lost, you can't cancel them like you can your credit...

... gets used as cash by the next guy, even though there is a cap or ceiling on the value of most stored values. (There is a password option for some stored - value cards but that erases their speed advantage).

There is hope for these dumb smart cards. There...

2/3,K/13 (Item 1 from file: 728)

DIALOG(R)File 728:Asia/Pac News

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00053639 (USE FORMAT 7 FOR FULLTEXT)

Coming to a condo near you -video vending machines

Juniper Foo

Straits Times, p3

November 22 1994 DOCUMENT TYPE: Newspaper LANGUAGE: English

RECORD TYPE: Fulltext SECTION HEADING: Life at Large

WORD COUNT: 497

... through the rental procedure. The chosen tape will pop out of its hard plastic housing.

Payment is made through a stored - value card, which can be bought at a retail outlet or property management office in the condominium

...

... White & The Seven Dwarfs. However, overdue charges, at about \$4 a day, will be billed automatically to your credit card. After five days, the overdue video is considered sold.

with shelf...

... 8 m wide, and occupying just 10 sq ft of floor space, can house a maximum of 256 tapes.

Electronic distribution will also be a boon for those in the boondocks

...

2/3,K/14 (Item 1 from file: 781)

DIALOG(R)File 781:ProQuest Newsstand

(c) 2007 ProQuest Info&Learning. All rts. reserv.

15044035 CNWA200511300943A7C9 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Blenz Coffee Brews Up Reloadable Gift Card with Technology from Ernex

Canada Newswire

Wednesday, November 30, 2005

DOCUMENT TYPE: Newswire LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 743

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...way of buying their bean with the launch of the reloadable Blenz Card, a new payment method for the frequent coffee drinker that can replace cash transactions.

By registering their gift card on the Blenz website customers can enroll in a service that automatically reloads the card with funds, ensuring Blenz lovers can always make a purchase. As soon as the Blenz Card reaches a specified limit set by the customer (or zero) - even during a purchase -- the Blenz Card is automatically reloaded with additional funds from a credit card of the customer's choice.

This unique automatic reloading capability differs from other reloadable stored value cards that typically update card balances at the end of the day, handcuffing customers trying to...

...from Ernex, a division of Moneris Solutions Corporation, one of Canada's leading providers of stored value gift card programs, and Moneris Solutions Corporation, Canada's largest processor of debit and credit card transactions...

2/3,K/15 (Item 1 from file: 994)
DIALOG(R)File 994:NewsRoom 2003
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0587055828 162Q1QJM
Purchasing drives enhancements
Purchasing
Thursday, February 6, 2003
JOURNAL CODE: BFCH LANGUAGE: English RECORD TYPE: Fulltext
DOCUMENT TYPE: Trade Journal ISSN: 0014-6544
WORD COUNT: 1,716

...functionality in more than one country). Still others include use of the cards as a payment tool for large dollar items such as capital equipment and services and use of stored value or "project" cards to pay for items purchased during a specific time limit such as those associated with buying supplies for a trade show or conference.

From GE...

...comes its new ePcard XML. Used in conjunction with an e-procurement system, the card automatically extracts a PO number from the e-procurement system, appends it to the MasterCard transaction...

...s accounting system for automated reconciliation.
At MasterCard International, Steve Abrams, senior vice president, Corporate Payment Solutions, and his team have seen from RFPs (request for proposals) received by the company...
?

? show files;ds

File 350:Derwent WPIX 1963-2006/UD=200714
 (c) 2007 The Thomson Corporation
 File 344:Chinese Patents Abs Jan 1985-2006/Jan
 (c) 2006 European Patent Office
 File 347:JAPIO Dec 1976-2006/Nov(Updated 070228)
 (c) 2007 JPO. & JAPIO
 File 371:French Patents 1961-2002/BOPI 200209
 (c) 2002 INPI. All rts. reserv.
 File 570:Gale Group MARS(R) 1984-2007/Mar 01
 (c) 2007 The Gale Group
 File 2:INSPEC 1898-2007/Feb W3
 (c) 2007 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2007/Feb
 (c) 2007 ProQuest Info&Learning
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 (c) 2007 The HW Wilson Co.
 File 256:TecInfoSource 82-2007/Oct
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 File 474:New York Times Abs 1969-2007/Mar 02
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 File 475:Wall Street Journal Abs 1973-2007/Mar 02
 (c) 2007 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 56:Computer and Information Systems Abstracts 1966-2007/Feb
 (c) 2007 CSA.
 File 23:CSA Technology Research Database 1963-2007/Feb
 (c) 2007 CSA.

Set	Items	Description
S1	23322	(RECURRING OR PERIOD? OR CYCLI? OR CYCLE? OR CYCLING OR MONTHLY)(5N)(PAYMENT? ? OR TRANSFER? ? OR MONEY OR FUND? ? OR CREDIT()AMOUNT)
S2	40360	(SUBSCRIPTION OR MEMBERSHIP OR SIGNUP OR SIGN()UP OR REGISTRATION)(6N)(INFORMATION OR DATA OR PROFILE? ? OR DETAIL? ?)
S3	49032	(PAYMENT? ? OR TRANSFER? ? OR DEDUCT OR DEDUCTION)(5N)(CEILING OR CAP OR MAXIMUM OR LIMIT OR FIXED OR NUMBER OR TIME()PERIOD? ? OR SCHEDULE? ?)
S4	12104	(LIMIT OR CEILING OR RESTRICT? OR MAXIMUM?)(5N)((NUMBER OR TOTAL)(2W)PAYMENT? ? OR TRANSFER? ? OR DEDUCTION? ?)
S5	601	(INSTRUCTION? ? OR INFORMATION OR DATA OR NOTIFICATION OR TRAILER? ? OR STATEMENT)(6N)(PAYOUT OR PAY()OUT OR PAYMENT(3N-)) (ALLOCATION? ? OR DISTRIBUTION? ?) OR DISBURSEMENT? ?)
S6	35938	(PAYOR OR PAYEE OR CUSTOMER OR RECIPIENT? OR MERCHANT? OR CREDITOR? OR BANK OR RECEIVER?)(5N)(ADDRESS OR IDENTIFIER? OR IDENTIFICATION OR ACCOUNT()NUMBER? ? OR CODE? ? OR TRANSFER()-AMOUNT OR PAYMENT()DESCRIPTION)
S7	748	STORED()VALUE(2W)(FUND? ? OR CARD? ?)
S8	14097	(SAVED OR STORED)(3W)VALUE()FUND? ? OR FARECARD? ? OR FARE-()CARD? ? OR (PREPAID OR PAYROLL OR GIFT OR TELEPHONE OR PAYMENT)()CARD? ?
S9	59	S1 AND S2
S10	3	S4 AND S9
S11	1	(S5 OR S6) AND S10
S12	1	S8 AND S11
S13	1	S7 AND S11
S14	74	S1 AND (S7 OR S8)
S15	11	(S3 OR S4) AND S14
S16	2	(S5 OR S6) AND S15
S17	131	S9:S16
S18	60	S17 FROM 350,344,347,371
S19	71	S17 NOT S18

Ginger R. DeMille

S20 37 S19 NOT PY>2000
S21 37 RD (unique items)
S22 31 S18 NOT (AC=US(S)AY=1963:2000 OR AC=US(S)AY=(1963:2000)/PR
OR PY=1963:2000)

? show files;ds

File 350:Derwent WPIX 1963-2006/UD=200714
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 File 344:Chinese Patents Abs Jan 1985-2006/Jan
 (c) 2006 European Patent Office
 File 347:JAPIO Dec 1976-2006/Nov(Updated 070228)
 (c) 2007 JPO & JAPIO
 File 371:French Patents 1961-2002/BOPI 200209
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 File 570:Gale Group MARS(R) 1984-2007/Mar 01
 (c) 2007 The Gale Group
 File 2:INSPEC 1898-2007/Feb W3
 (c) 2007 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2007/Feb
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 (c) 2007 BLDSC all rts. reserv.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Feb
 (c) 2007 The HW Wilson Co.
 File 256:TecInfoSource 82-2007/Oct
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 File 474:New York Times Abs 1969-2007/Mar 02
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 File 475:Wall Street Journal Abs 1973-2007/Mar 02
 (c) 2007 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 56:Computer and Information Systems Abstracts 1966-2007/Feb
 (c) 2007 CSA.
 File 23:CSA Technology Research Database 1963-2007/Feb
 (c) 2007 CSA.

Set	Items	Description
S1	23322	(RECURRING OR PERIOD? OR CYCLI? OR CYCLE? OR CYCLING OR MONTHLY)(5N)(PAYMENT? ? OR TRANSFER? ? OR MONEY OR FUND? ? OR CREDIT()AMOUNT)
S2	40360	(SUBSCRIPTION OR MEMBERSHIP OR SIGNUP OR SIGN()UP OR REGISTRATION)(6N)(INFORMATION OR DATA OR PROFILE? ? OR DETAIL? ?)
S3	49032	(PAYMENT? ? OR TRANSFER? ? OR DEDUCT OR DEDUCTION)(5N)(CEILING OR CAP OR MAXIMUM OR LIMIT OR FIXED OR NUMBER OR TIME()PERIOD? ? OR SCHEDULE? ?)
S4	12104	(LIMIT OR CEILING OR RESTRICT? OR MAXIMUM?)(5N)((NUMBER OR TOTAL)(2W)PAYMENT? ? OR TRANSFER? ? OR DEDUCTION? ?)
S5	601	(INSTRUCTION? ? OR INFORMATION OR DATA OR NOTIFICATION OR TRAILER? ? OR STATEMENT)(6N)(PAYOUT OR PAY()OUT OR PAYMENT(3N-)(ALLOCATION? ? OR DISTRIBUTION? ?) OR DISBURSEMENT? ?)
S6	35938	(PAYOR OR PAYEE OR CUSTOMER OR RECIPIENT? OR MERCHANT? OR CREDITOR? OR BANK OR RECEIVER?)(5N)(ADDRESS OR IDENTIFIER? OR IDENTIFICATION OR ACCOUNT()NUMBER? ? OR CODE? ? OR TRANSFER()-AMOUNT OR PAYMENT()DESCRIPTION)
S7	748	STORED()VALUE(2W)(FUND? ? OR CARD? ?)
S8	14097	(SAVED OR STORED)(3W)VALUE()FUND? ? OR FARECARD? ? OR FARE()-CARD? ? OR (PREPAID OR PAYROLL OR GIFT OR TELEPHONE OR PAYMENT)()CARD? ?
S9	59	S1 AND S2
S10	3	S4 AND S9
S11	1	(S5 OR S6) AND S10
S12	1	S8 AND S11
S13	1	S7 AND S11
S14	74	S1 AND (S7 OR S8)
S15	11	(S3 OR S4) AND S14
S16	2	(S5 OR S6) AND S15
S17	131	S9:S16
S18	60	S17 FROM 350,344,347,371
S19	71	S17 NOT S18

```

S20      37   S19 NOT PY>2000
S21      37   RD (unique items)
? s s18 not (ac=us(s)ay=1963:2000 or ac=us(s)ay=(1963:2000)/pr or py=
1963:2000)
Processing
Processing
Processing
Processing
Processing
>>>One or more prefixes are unsupported
>>> or undefined in one or more files.
Processing
>>>Term "PR" is not defined in one or more files
Processed 10 of 15 files ...
Processing
Completed processing all files

```

```

      60   S18
      4752330 AC=US
      12741279 AY=1963 : AY=2000
      3171340 AC=US(S)(AY)
      3207679 AC=US/PR
      11248979 AY=1963/PR : AY=2000/PR
      2062821 AC=US/PR(S)( : )
      45300913 PY=1963 : PY=2000
S22      31   S18 NOT (AC=US(S)AY=1963:2000 OR
              AC=US(S)AY=(1963:2000)/PR OR PY=1963:2000)

```

? show files;ds

```

File 350:Derwent WPIX 1963-2006/UD=200714
          (c) 2007 The Thomson Corporation
File 344:Chinese Patents Abs Jan 1985-2006/Jan
          (c) 2006 European Patent Office
File 347:JAPIO Dec 1976-2006/Nov(Updated 070228)
          (c) 2007 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
          (c) 2002 INPI. All rts. reserv.
File 570:Gale Group MARS(R) 1984-2007/Mar 01
          (c) 2007 The Gale Group
File 2:INSPEC 1898-2007/Feb w3
          (c) 2007 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2007/Feb
          (c) 2007 ProQuest Info&Learning
File 65:Inside Conferences 1993-2007/Mar 02
          (c) 2007 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Feb
          (c) 2007 The HW Wilson Co.
File 256:TecInfoSource 82-2007/Oct
          (c) 2007 Info.Sources Inc
File 474:New York Times Abs 1969-2007/Mar 02
          (c) 2007 The New York Times
File 475:Wall Street Journal Abs 1973-2007/Mar 02
          (c) 2007 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 The Gale Group
File 56:Computer and Information Systems Abstracts 1966-2007/Feb
          (c) 2007 CSA.
File 23:CSA Technology Research Database 1963-2007/Feb
          (c) 2007 CSA.

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Set      Items   Description
S1      23322    (RECURRING OR PERIOD? OR CYCLI? OR CYCLE? OR CYCLING OR MO-
              NTHLY)(5N)(PAYMENT? ? OR TRANSFER? ? OR MONEY OR FUND? ? OR C-
              REDIT()AMOUNT)
S2      40360    (SUBSCRIPTION OR MEMBERSHIP OR SIGNUP OR SIGN()UP OR REGIS-
              TRATION)(6N)(INFORMATION OR DATA OR PROFILE? ? OR DETAIL? ?)
S3      49032    (PAYMENT? ? OR TRANSFER? ? OR DEDUCT OR DEDUCTION)(5N)(CEI-

```

LING OR CAP OR MAXIMUM OR LIMIT OR FIXED OR NUMBER OR TIME()P-
 ERIOD? ? OR SCHEDULE? ?)
 S4 12104 (LIMIT OR CEILING OR RESTRICT? OR MAXIMUM?)(5N)((NUMBER OR
 TOTAL)(2W)PAYMENT? ? OR TRANSFER? ? OR DEDUCTION? ?)
 S5 601 (INSTRUCTION? ? OR INFORMATION OR DATA OR NOTIFICATION OR -
 TRAILER? ? OR STATEMENT)(6N)(PAYOUT OR PAY()OUT OR PAYMENT(3N-
)(ALLOCATION? ? OR DISTRIBUTION? ?) OR DISBURSEMENT? ?)
 S6 35938 (PAYOR OR PAYEE OR CUSTOMER OR RECIPIENT? OR MERCHANT? OR -
 CREDITOR? OR BANK OR RECEIVER?)(5N)(ADDRESS OR IDENTIFIER? OR
 IDENTIFICATION OR ACCOUNT()NUMBER? ? OR CODE? ? OR TRANSFER()-
 AMOUNT OR PAYMENT()DESCRIPTION)
 S7 748 STORED()VALUE(2W)(FUND? ? OR CARD? ?)
 S8 14097 (SAVED OR STORED)(3W)VALUE()FUND? ? OR FARECARD? ? OR FARE-
 ()CARD? ? OR (PREPAID OR PAYROLL OR GIFT OR TELEPHONE OR PAYM-
 ENT)()CARD? ?
 S9 59 S1 AND S2
 S10 3 S4 AND S9
 S11 1 (S5 OR S6) AND S10
 S12 1 S8 AND S11
 S13 1 S7 AND S11
 S14 74 S1 AND (S7 OR S8)
 S15 11 (S3 OR S4) AND S14
 S16 2 (S5 OR S6) AND S15
 S17 131 S9:S16
 S18 60 S17 FROM 350,344,347,371
 S19 71 S17 NOT S18
 S20 37 S19 NOT PY>2000
 S21 37 RD (unique items)
 S22 31 S18 NOT (AC=US(S)AY=1963:2000 OR AC=US(S)AY=(1963:2000)/PR
 OR PY=1963:2000)

? t22/3,k/all

22/3,k/1 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2007 The Thomson Corporation. All rts. reserv.

0016213480 - Drawing available
 WPI ACC NO: 2006-745123/200676
 Related WPI Acc No: 2006-745122; 2006-745124
 XRPX Acc No: N2006-578596

Detecting fraud and incremental commitment of value of stored value
 cards , involves adjusting available balance of stored value card and
 releasing hold on requested value based on transfer request from specific
 vendor

Patent Assignee: BLUKO INFORMATION GROUP (BLUK-N)

Inventor: CROOK M J; GELLER G E; NGUYEN L

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20060213979	A1	20060928	US 2005665403	P	20050325	200676 B
			US 2006365138	A	20060301	

Priority Applications (no., kind, date): US 2005665403 P 20050325; US
 2006365138 A 20060301

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20060213979	A1	EN	27	20	Related to Provisional US 2005665403

Detecting fraud and incremental commitment of value of stored value
 cards , involves adjusting available balance of stored value card and
 releasing hold on requested value based on transfer request from specific
 vendor

Alerting Abstract ...NOVELTY - The method involves verifying available

balance of stored value card , placing hold on the requested value for a period of 24 hours, adjusting the available...

...receiving authorization request initiated by or on behalf of a cardholder. The available balance of stored value card and the hold is then released upon receiving transfer request from a specific vendor. The hold is automatically released and available balance is adjusted after expiration of a predetermined period without receiving a transfer request from the specific vendor....The authorization request is used to authorize a specific amount of value transfer from the stored value card to a specific vendor within 24 hours or less. The transfer request from the specific...

...received within the period of specific amount, and is approved for adjusting balance of the stored value card and for releasing the hold. The authorization request corresponds to an intended on-line purchase ...

...ADVANTAGE - Loads value into demand deposit and plastic account number accounts corresponding to the stored value card and makes funds available without delay even for the unbanked...

Original Publication Data by Authority

Original Abstracts:

The present invention relates to stored value cards and improved bank processing systems. In particular, it relates to systems and methods that load value into demand deposit and plastic account number accounts corresponding to the stored value card and make funds available without delay, even for the unbanked. It also relates to methods...

Claims:

...as follows:1. A method of fraud prevention and incremental commitment of value from a stored value card , including:receiving an authorization request initiated by or on behalf of a cardholder to authorize a specific amount of value transfer from a stored value card to a specific vendor within a period of 24 hours (or less);verifying an available balance of the stored value card , placing a hold on the requested value for the period, adjusting the available balance, and...

...the specific amount (or less), approving the transfer request, adjusting the available balance of the stored value card , and releasing the hold; andafter expiration of the period without receiving a transfer request from the specific vendor for substantially the specific amount (or less), automatically releasing the...

22/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0015890500 - Drawing available

WPI ACC NO: 2006-422178/200643

XRPX ACC No: N2006-348634

Color registration correction apparatus of color laser printer, compares time points at which developed images of marks for each color are detected on transfer belt surface, with number of marks, to control exposure start points

Patent Assignee: SAMSUNG ELECTRONICS CO LTD (SMSU)

Inventor: PARK S; PARK S S

Patent Family (3 patents, 3 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20060119690	A1	20060608	US 2005198833	A	20050808	200643 B
CN 1782907	A	20060607	CN 200510118758	A	20051031	200665 E

KR 2006061559 A 20060608 KR 2004100343 A 20041202 200674 E

Priority Applications (no., kind, date): KR 2004100343 A 20041202

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20060119690	A1	EN	17	8	

...each color unit. A mark sensor detects the developed latent images transferred on an intermediate transfer belt, for preset time period. A color registration controller compares the time points at which the developed images are detected...

Original Publication Data by Authority**Original Abstracts:**

...sensing unit is provided to detect the developed images transferred on a surface of the transfer belt for a predetermined time period. A color registration controller stores information on time points at which the developed images are detected and compares the number of...

Claims:

...a surface of the image carrying medium for a predetermined time period; and a color registration controller for storing information on time points at which the developed images are detected for comparing the number of...

22/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0015195114 - Drawing available

WPI ACC NO: 2005-544715/200556

Related WPI ACC No: 2006-225949; 2006-225956

XRPX ACC No: N2005-446293

Shop opening assistance method e.g. for restaurant, involves acquiring shop information corresponding to requirement conditions and area information relevant to member by server, upon receiving shop-opening requirement from member terminal

Patent Assignee: SUZUKI T (SUZU-I)

Inventor: SUZUKI T

Patent Family (3 patents, 109 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
JP 3683264	B1	20050817	JP 2004253997	A	20040901	200556 B
WO 2006025281	A1	20060309	WO 2005JP15544	A	20050826	200618 E
JP 2006072602	A	20060316				200621 E

Priority Applications (no., kind, date): JP 2004253997 A 20040901

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
JP 3683264	B1	JA	27	22	
WO 2006025281	A1	JA			

National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS KE KG KM KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States, Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

JP 2006072602 A JA 37

Alerting Abstract ...211 area information registration requirement

receiver section...

...212 area information registration unit...

Original Publication Data by Authority

Original Abstracts:

...a server device. The server device receives an estimated amount of money during a predetermined period in the shop from the member terminal and stores it in a storage device. The service device receives the amount of money during a predetermined period in the shop opened by a member in the past and acquires the estimated amount of money during the predetermined period in the past from the storage device. The server device decides a correction coefficient of the member according to...

22/3,K/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0015131235 - Drawing available

WPI ACC NO: 2005-480774/200549

XRPX ACC No: N2005-391178

Debit system for use during online purchasing, charges entity when subsets of events reach threshold resource value

Patent Assignee: BRENNAN D J (BREN-I); DEB I (DEBI-I); GALLELLI J R (GALL-I); MARSHALL S H (MARS-I); MICROSOFT CORP (MICT); NARASIMHAN R (NARA-I); SANCHES N C (SANC-I); SHYAM B (SHYA-I); WANG X T (WANG-I); YIN J (YINJ-I)

Inventor: BRENNAN D J; BRENNANN D J; CUNHA SANCHES N; DEB I; GALLELLI J R; MARSHALL S H; NARASIMHAN R; SANCHES N C; SHYAM B; WANG X T; YIN; YIN J; NEWTON C S; RANGAPRASAD N

Patent Family (9 patents, 44 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
EP 1548671	A1	20050629	EP 200429712	A	20041215	200549 B
CA 2490616	A1	20050624	CA 2490616	A	20041222	200549 E
JP 2005190481	A	20050714	JP 2004369821	A	20041221	200549 E
US 20050144099	A1	20050630	US 2003746389	A	20031224	200549 E
BR 200405867	A	20050726	BR 20045867	A	20041223	200551 E
CN 1637752	A	20050713	CN 200410011452	A	20041224	200576 E
MX 2004012867	A1	20050801	MX 200412867	A	20041216	200604 E
KR 2005065403	A	20050629	KR 2004111641	A	20041224	200641 E
IN 200402501	I1	20061110	IN 2004DE2501	A	20041216	200680 E

Priority Applications (no., kind, date): US 2003746389 A 20031224

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
EP 1548671	A1	EN	25	9	

Regional Designated States,Original: AL AT BA BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU

CA 2490616	A1	EN	
JP 2005190481	A	JA	24
BR 200405867	A	PT	
IN 200402501	I1	EN	

Original Publication Data by Authority

Original Abstracts:

...of resource being purchased, the volume of resources purchased at a time or over a period of time, customer's payment history, customer's usage history, feedback received from the customer's payment provider, the type

of payment vehicle (e.g., credit card, stored value card), time of the purchase, etc. When the threshold is reached, payment is requested asynchronously. The at a time or over a period of time, customer's payment history, customer's usage history, feedback received from the customer's payment provider, the type of payment vehicle (e.g., credit card, stored value card), time of the purchase, etc. When the threshold is reached, payment is requested asynchronously. The...

22/3,K/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2007 The Thomson Corporation. All rts. reserv.

0015091960 - Drawing available
WPI ACC NO: 2005-441427/200545
XRPX ACC No: N2005-358634
Automatic ticket gate illuminates guidance screen by yellow light, when money value or validity period recorded in ticket, is less than predetermined value

Patent Assignee: NIPPON SIGNAL CO LTD (NIUG)

Inventor: MIYAMOTO N; NISHIOKA S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
JP 2005174197	A	20050630	JP 2003416446	A	20031215	200545 B

Priority Applications (no., kind, date): JP 2003416446 A 20031215

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
JP 2005174197	A	JA	8	4	

Automatic ticket gate illuminates guidance screen by yellow light, when money value or validity period recorded in ticket, is less than predetermined value

Alerting Abstract ...screen on a display screen, by yellow/red light of a spot lamp, when the money value or validity period recorded in a non-contact ticket, is less than predetermined value. USE - For permitting entrance/exit through gate, using ticket such as season ticket, stored-fare card, wireless card...

22/3,K/6 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2007 The Thomson Corporation. All rts. reserv.

0015072246 - Drawing available
WPI ACC NO: 2005-421684/200543
XRPX ACC No: N2005-342007
Game apparatus e.g. pachinko machine, has processor which returns money received from when money value specified from recorded information of prepaid card is not zero

Patent Assignee: SANKYO CO LTD (SANY)

Inventor: FUNAKOSHI M; UKAWA S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
JP 2005160557	A	20050623	JP 2003400435	A	20031128	200543 B

Priority Applications (no., kind, date): JP 2003400435 A 20031128

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
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JP 2005160557 A JA 30 10

...has processor which returns money received from when money value specified from recorded information of prepaid card is not zero

Alerting Abstract ...NOVELTY - A memory stores money value in prepaid card after receiving money from player, when prepaid card is received in a memory processing period. A processor returns the received money when money value specified from the recorded information of prepaid card is not zero....the money to player if player erroneously pays money in presence of money value in prepaid card.

22/3,K/7 (Item 7 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2007 The Thomson Corporation. All rts. reserv.

0015062531 - Drawing available
 WPI ACC NO: 2005-411762/200542
 XRPX ACC No: N2005-334465

Distribution management program for existing house, maintains leased property within lease period and recovers leased property to be transferred after expiration of lease period

Patent Assignee: FUJI KENSHO YG (FUJI-N)

Inventor: SHIMEGI M; SHIMEGI N

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
JP 2005157774	A	20050616	JP 2003395891	A	20031126	200542	B

Priority Applications (no., kind, date): JP 2003395891 A 20031126

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
JP 2005157774	A	JA	8	5	

...NOVELTY - An evaluation unit evaluates the purchased existing house as leased property and a registration processing unit registers the information related to the evaluated result, to a resident of a leased property. A maintenance processor maintains the leased property within the lease period and a transfer processor recovers the leased property to be transferred after expiration of the lease period.

22/3,K/8 (Item 8 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2007 The Thomson Corporation. All rts. reserv.

0014972464 - Drawing available
 WPI ACC NO: 2005-320295/200533
 XRPX ACC No: N2005-261993

Money collection data output method of automatic vending machine, involves providing sales data for previous month during monthly money collection

Patent Assignee: HOKURYO DENKO KK (HOKU-N)

Inventor: MIYANISHI S; MURAE Y

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
JP 2005122518	A	20050512	JP 2003357508	A	20031017	200533	B

Priority Applications (no., kind, date): JP 2003357508 A 20031017

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
JP 2005122518	A	JA	7	6	

...data output method of automatic vending machine, involves providing sales data for previous month during monthly money collection

Alerting Abstract ...of current month and previous month. The sales data for previous month is output during monthly money collection. USE - For money collection data output in automatic vending machine for vending prepaid cards for utilizing cable television (CATV) services, and other goods in hotel, etc...

22/3,K/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0014901598 - Drawing available

WPI ACC NO: 2005-249371/200526

Method for founding/operating online total credit union and method for securing/certifying union member by using electronic signature or smart card

Patent Assignee: WEZWIN SOFT (WEZW-N)

Inventor: JUN D H

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
KR 2004098409	A	20041120	KR 200330757	A	20030514	200526 B

Priority Applications (no., kind, date): KR 200330757 A 20030514

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
KR 2004098409	A	KO	1	10	

Alerting Abstract DESCRIPTION - More than one union to make the customers deposit periodic accumulation and receive payment by fixing an order is opened to a union server. The customer requests registration for the union by connecting to the union server(210). Credit information of the customer requesting the registration is inquired to the banking institution(230). The registration is allowed to the customer depending on the inquired credit information(270). The registered customer deposits the periodic accumulation. The payment is given to the customer depending on the fixed order of the union.

22/3,K/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2007 The Thomson Corporation. All rts. reserv.

0014543554 - Drawing available

WPI ACC NO: 2004-725508/200471

System for insurance typed installment goods and processing method thereof

Patent Assignee: GOOD MORNING SHINHAN SECURITIES CO LTD (GOOD-N)

Inventor: KIM G H

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
KR 2004053730	A	20040624	KR 200315189	A	20030311	200471 B

Priority Applications (no., kind, date): KR 200315189 A 20030311

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
KR 2004053730	A	KO	1	10	

Alerting Abstract ...the insurance typed installment goods and a processing method thereof are provided to guarantee accumulate money of the period when the subscriber is died in accident....information with an insurance company server and a subscriber server, and a database storing the subscription information of a subscriber. The insurance company server includes the online communication tool for transmitting/receiving...

22/3,K/11 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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0014234765 - Drawing available

WPI ACC NO: 2004-420717/200439

XRPX ACC No: N2004-333894

Domain name registering method for business transaction, involves registering name specified by customer with registry, using portion of return on investment of registration payment fund portion as payment to registry

Patent Assignee: NORTH AMERICAN INTERNET LLC (NAIN-N)

Inventor: BOOKSTAFF B; CLAUDE V A; MARQUEZ W J

Patent Family (4 patents, 105 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2004046883	A2	20040603	WO 2003US36899	A	20031119	200439 B
US 20040148238	A1	20040729	US 2002427183	P	20021119	200450 E
			US 2003715463	A	20031119	
AU 2003291078	A1	20040615	AU 2003291078	A	20031119	200470 E
AU 2003291078	A8	20051103	AU 2003291078	A	20031119	200629 E

Priority Applications (no., kind, date): US 2003715463 A 20031119; US 2002427183 P 20021119

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2004046883	A2	EN	14	2	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

US 20040148238	A1	EN	Related to Provisional	US 2002427183
AU 2003291078	A1	EN	Based on OPI patent	WO 2004046883
AU 2003291078	A8	EN	Based on OPI patent	WO 2004046883

Alerting Abstract ...with an option to make a one-time payment for registering domain names for extended periods, to prevent the transfer of established customers and to assist the solicitation of new customers through transfers and new...

...106 Registration data

22/3,K/12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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0013986777 - Drawing available

WPI ACC NO: 2004-167823/200416

XRPX ACC No: N2004-133818

Memory managing method for data processing system, involves registering section of memory to form section of registered memory in response to data transfer request and deregistering memory after selected time

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)

Inventor: BOYD W T; JOSEPH D J; RECIO R J

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20040010674	A1	20040115	US 2002195180	A	20020711	200416	B
US 6823437	B2	20041123	US 2002195180	A	20020711	200477	E

Priority Applications (no., kind, date): US 2002195180 A 20020711

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20040010674	A1	EN	24	13	

...in the memory region resides in the memory. The memory is deregistered after a selected period of time. Another data transfer request occurring before the selected time is handled using the memory without requiring another registration.

Original Publication Data by Authority**Original Abstracts:**

...memory region occurs while the memory region is still registered, the registration overhead is avoided for this second data transfer. This mechanism reduces the amount of CPU resources required for transferring data by allowing reuse of previously registered...

...memory region is still registered, the registration overhead is avoided for this second data transfer. This mechanism reduces the amount of CPU resources required for transferring data by allowing reuse of previously registered memory regions.

Claims:

...a selected period of time, wherein another data transfer request occurring before the selected period of time is handled using the section of memory without requiring a second registration of the memory region...

...of time is handled using the section of memory without requiring a second registration of the memory region.

22/3,K/13 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0013788163 - Drawing available

WPI ACC NO: 2003-888105/200382

XRPX ACC No: N2003-709283

Prepaid card management system e.g. for railways, converts amount of money corresponding to remaining period of season ticket and debits into prepaid card function on necessity

Patent Assignee: SHARP KK (SHAF)

Inventor: MATSUMOTO S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
JP 2003317123	A	20031107	JP 2002116760	A	20020418	200382	B

Priority Applications (no., kind, date): JP 2002116760 A 20020418

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
JP 2003317123	A	JA	17	9	

Prepaid card management system e.g. for railways, converts amount of money corresponding to remaining period of season ticket and debits into prepaid card function on necessity

Original Titles:

MANAGEMENT SYSTEM, TICKET BARRIER, AND TICKET ISSUING MACHINE FOR PREPAID CARD

Alerting Abstract ...NOVELTY - A converter in the management system converts the amount of money corresponding to remaining period of a season ticket (2) into money to be included for the prepaid card (1), if the remaining amount of money in the prepaid card function reduces to insufficient value....prepaid card ticket inspection machine; and prepaid card ticket dispenser.

...

...USE - Used in prepaid card ticket machine, prepaid card ticket dispenser (claimed) especially in railways .

...

...ADVANTAGE - Insufficiency of the prepaid card balance is compensated by reducing the validity of the season ticket. Saves time and effort by automatic adjustment of accounts settlement, improving prepaid card usage efficiency.

...

...OF DRAWINGS - The figure shows the memory chart of prepaid card. (Drawing includes non-English language text).

...

...1 prepaid card

22/3,K/14 (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2007 The Thomson Corporation. All rts. reserv.

0013726029 - Drawing available
WPI ACC NO: 2003-824026/200377
XRPX ACC No: N2003-659356

Goods purchase charging method for prepaid integrated circuit cards, involves calculating total amount of sum represented in each bill produced corresponding to each authentication card for paying with respect to purchased goods

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE)
Inventor: CHO N; KAWAMURA H; MASUDA R; ORIME Y
Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
JP 2003303307	A	20031024	JP 2002108442	A	20020410	200377 B

Priority Applications (no., kind, date): JP 2002108442 A 20020410

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
JP 2003303307	A	JA	20	11	

Alerting Abstract ...continuing period charging, and thereby total payment is performed. Thus the value information of the small sum which

remained to payment cards is effectively utilized in total.

22/3,K/15 (Item 15 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2007 The Thomson Corporation. All rts. reserv.

0013610947

WPI ACC NO: 2003-706191/200367

XRPX ACC No: N2003-564000

Method and device for conducting of lottery

Patent Assignee: INTERLOT STOCK CO (INTE-R)

Inventor: MARTYNOV O S; PEKHTEREV O V; ZIBROV A N

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
RU 2210418	C2	20030820	RU 2001109615	A	20010412	200367	B

Priority Applications (no., kind, date): RU 2001109615 A 20010412

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
RU 2210418	C2	RU	0	0	

...separated, identification signals of the lucky ticket are fixed and the data of the prize fund are changed respectively, and cyclically continuous the procedure of drawing for all lotteries. The device has a unit for preparation and copying of lottery tickets, unit for formation of registration and game data, storage unit, information data input/output unit, M terminals of realization of lottery ticket, prize fund calculation unit, game...

22/3,K/16 (Item 16 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2007 The Thomson Corporation. All rts. reserv.

0013566484 - Drawing available

WPI ACC NO: 2003-660757/200362

XRPX ACC No: N2003-527043

Mobile node registering apparatus for wireless communication network, judges packet transmission with respect to time limits based on which re-registration is prohibited and re-registration request is output

Patent Assignee: LIOY M (LIOY-I); QUALCOMM INC (QUAL-N); SINGHAI S (SING-I)

Inventor: LIOY M; SINGHAI S

Patent Family (10 patents, 102 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20030119506	A1	20030626	US 200132267	A	20011220	200362	B
WO 2003055265	A1	20030703	WO 2002US40418	A	20021217	200362	E
AU 2002357879	A1	20030709	AU 2002357879	A	20021217	200428	E
EP 1457083	A1	20040915	EP 2002792423	A	20021217	200460	E
			WO 2002US40418	A	20021217		
KR 2004063986	A	20040715	KR 2004708808	A	20040608	200473	E
JP 2005514824	W	20050519	WO 2002US40418	A	20021217	200538	E
			JP 2003555852	A	20021217		
TW 200302655	A	20030801	TW 2002136811	A	20021220	200557	E
CN 1618252	A	20050518	CN 2002827784	A	20021217	200558	E
US 7003294	B2	20060221	US 200132267	A	20011220	200615	E
BR 200215162	A	20060606	BR 200215162	A	20021217	200640	E
			WO 2002US40418	A	20021217		

Priority Applications (no., kind, date): US 200132267 A 20011220

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030119506	A1	EN	9	3	
WO 2003055265	A1	EN			

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG ZM ZW

AU 2002357879	A1	EN			Based on OPI patent WO 2003055265
EP 1457083	A1	EN			PCT Application WO 2002US40418

Regional Designated States,Original: AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR JP 2005514824 W JA 14 PCT Application WO 2002US40418

Based on OPI patent WO 2003055265

TW 200302655	A	ZH			
BR 200215162	A	PT			PCT Application WO 2002US40418

Based on OPI patent WO 2003055265

...not satisfied, the re-registration of nodes is prohibited according to standard protocol. A re-registration request is forwarded, if the data packet is transferred after elapse of time limits and before elapse of re-registration time.

Original Publication Data by Authority

Original Abstracts:

...at pre-determined times before the expiry of registration lifetime, re-registration requests are transmitted only if some data transfer takes place after a time period demarcated by the previous successful registration (340)...

...the expiry of registration lifetime, re-registration requests are transmitted only if some data transfer takes place after a time period demarcated by the previous successful registration.

...

...re-registration requests are transmitted only if some data transfer takes place after a time period demarcated by the previous successful registration.

...

...only if some data transfer takes place after a time period demarcated by the previous successful registration (340).

22/3,K/17 (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2007 The Thomson Corporation. All rts. reserv.

0013552397 - Drawing available

WPI ACC NO: 2003-646389/200361

XRPX ACC NO: N2003-514176

Authorization apparatus, for card payment, has data store, program store and processor

Patent Assignee: ALCULUMBRE M (ALCU-I); OLYMPIC TECHNOLOGIES LTD (OLYM-N)
; PECK M (PECK-I)

Inventor: ALCULUMBRE M; PECK M

Patent Family (4 patents, 100 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2003067531	A2	20030814	WO 2003GB482	A	20030204	200361 B
AU 2003202713	A1	20030902	AU 2003202713	A	20030204	200425 E
US 20050038738	A1	20050217	WO 2003GB482	A	20030204	200514 E
			US 2004503164	A	20040929	
AU 2003202713	A8	20051020	AU 2003202713	A	20030204	200615 E

Priority Applications (no., kind, date): GB 20022542 A 20020204

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2003067531	A2	EN	43	18	
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG ZM ZW					
AU 2003202713	A1	EN			Based on OPI patent WO 2003067531
US 20050038738	A1	EN			PCT Application WO 2003GB482
AU 2003202713	A8	EN			Based on OPI patent WO 2003067531

Alerting Abstract ...DESCRIPTION OF DRAWINGS - The figure shows the operation of the payment card settlement system...

Original Publication Data by Authority

Original Abstracts:

...of the transaction until goods are delivered to a customer, the payment authorisation is periodically reversed and then re-applied...

...are delivered to a customer, the payment authorisation is periodically reversed and then re-applied.

22/3,K/18 (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2007 The Thomson Corporation. All rts. reserv.

0013543084 - Drawing available

WPI ACC NO: 2003-636830/200360

XRPX ACC No: N2003-506545

Eye examination system for providing contact lens, conducts periodical eye examination of user at pre-selected specific store and provides new contact lens, when user continuously pays membership fee

Patent Assignee: MENICON CO LTD (MENI-N)

Inventor: ISHIHARA A; TSUSHI Y

Patent Family (8 patents, 99 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2003065111	A1	20030807	WO 2002JP10202	A	20020930	200360 B
JP 2003228623	A	20030815	JP 200226120	A	20020201	200362 E
AU 2002335480	A1	20030902	AU 2002335480	A	20020930	200422 E
EP 1471376	A1	20041027	EP 2002806644	A	20020930	200471 E
			WO 2002JP10202	A	20020930	
US 20050060196	A1	20050317	WO 2002JP10202	A	20020930	200521 E

Ginger R. DeMille

CN 1623112	A	20050601	US 2004899042	A	20040727		
JP 2005327310	A	20051124	CN 2002828436	A	20020930	200560	E
			JP 200226120	A	20020201	200577	E
			JP 2005177347	A	20050617		
JP 3731003	B2	20060105	JP 200226120	A	20020201	200603	E

Priority Applications (no., kind, date): JP 2005177347 A 20050617; JP 200226120 A 20020201

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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WO 2003065111	A1	JA	38	2		
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National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

JP 2003228623	A	JA	11			
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AU 2002335480	A1	EN				
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EP 1471376	A1	EN				
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Based on OPI patent WO 2003065111

PCT Application WO 2002JP10202

Based on OPI patent WO 2003065111

Regional Designated States,Original: AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR

US 20050060196	A1	EN				
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2002JP10202

Continuation of application WO

JP 2005327310	A	JA	15			
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Division of application JP 200226120

JP 3731003	B2	JA	15			
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Previously issued patent JP 2003228623

...to a user through a pre-selected specific store, when the user pays a periodical membership fee. The provider stores user information in a database (24). When the user continuously pays the membership fee without any special...

Original Publication Data by Authority

Claims:

...communication network means, for storing the personal information in the memory means;membership fee payment status monitoring means for inputting to the server device payment information regarding periodically recurring membership fees paid by each of the users to the supply entity for the contact lenses, and storing the payment information in association with the identifying...

...on the personal information and the membership fee payment information for each of the users, from the server device to the each of the merchant client devices through thecommunication network means...

...the contact lenses, and storing the payment information in association with the identifying information for the each of the users in the memory device; anda lens supply authorizing device that, in response to a request

22/3,K/19 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0013476009 - Drawing available

WPI ACC NO: 2003-567803/200353

XRPX ACC No: N2003-451459

Property lease information collecting system e.g. for rental house, stores
 lease application data received from property manager, lease period rent
 data and lease termination data as lease information in central repository
 Patent Assignee: BRITTI M A (BRIT-I); LERMSIDER A (LERM-I); THORNLEY R D
 (THOR-I)

Inventor: BRITTI M A; LERMSIDER A; THORNLEY R D

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20030093289	A1	20030515	US 2001308975	P	20010731	200353 B
			US 2002209094	A	20020730	

Priority Applications (no., kind, date): US 2001308975 P 20010731; US
 2002209094 A 20020730

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030093289	A1	EN	30	19	Related to Provisional US 2001308975 Alerting Abstract ...lease and lease of property from a property manager. The periodic data related to lease period rent payment and lease termination data describing end-of-lease closing, are received by a period lease... ...DRAWINGS - The figure shows an explanatory view of a registration screen shot from the lease information collection system.

Original Publication Data by Authority

Claims:

...or more periodic payments of rent submitted during the term of the first
 lease by the first lessee; a lease termination module receiving from
 the property manager lease termination data describing an...

22/3,K/20 (Item 20 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
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0013139960

WPI ACC NO: 2003-222303/200321

XRPX ACC No: N2003-177282

Telecommunications network coupling method for a mobile telephone uses
 multiple pay category system

Patent Assignee: E HORIZON AB (EHOR-N); E-HORIZON AB (EHOR-N); LINDBERG M
 (LIND-I); TELIGENT AB (TELI-N)

Inventor: E-HORZON A; LINDBERG M

Patent Family (8 patents, 100 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2003017636	A1	20030227	WO 2002SE1449	A	20020813	200321 B
SE 200102709	A	20030215	SE 20012709	A	20010814	200327 E
EP 1417828	A1	20040512	EP 2002768239	A	20020813	200431 E
			WO 2002SE1449	A	20020813	
AU 2002330809	A1	20030303	AU 2002330809	A	20020813	200452 E
BR 200212191	A	20041005	BR 200212191	A	20020813	200475 E
			WO 2002SE1449	A	20020813	
US 20040259527	A1	20041223	WO 2002SE1449	A	20020813	200504 E
			US 2004486518	A	20040512	
CN 1579087	A	20050209	CN 2002815873	A	20020813	200532 E
IN 200400298	P1	20060310	WO 2002SE1449	A	20020813	200639 E
			IN 2004DN298	A	20040210	

Priority Applications (no., kind, date): SE 20012709 A 20010814

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2003017636	A1	EN	13	0	
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
SE 200102709	A	SV			
EP 1417828	A1	EN			PCT Application WO 2002SE1449 Based on OPI patent WO 2003017636
Regional Designated States,Original: AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR					
AU 2002330809	A1	EN			Based on OPI patent WO 2003017636
BR 200212191	A	PT			PCT Application WO 2002SE1449 Based on OPI patent WO 2003017636
US 20040259527	A1	EN			PCT Application WO 2002SE1449
IN 200400298	P1	EN			PCT Application WO 2002SE1449

Original Titles:

METHOD OF CONNECTING TO A DATA OR TELE NET WITH A SUBSCRIPTION THAT INCLUDES AT LEAST TWO DIFFERENT PAYMENT CATEGORIES...

...METHOD OF CONNECTING TO A DATA OR TELE NET WITH A SUBSCRIPTION THAT INCLUDES AT LEAST TWO DIFFERENT PAYMENT CATEGORIES...

...Method of connecting to a data or tele net with a subscription that includes at least two different payment categories...

...METHOD OF CONNECTING TO A DATA OR TELE NET WITH A SUBSCRIPTION THAT INCLUDES AT LEAST TWO DIFFERENT PAYMENT CATEGORIES...

Alerting Abstract ...ADVANTAGE - The system provides a better system for a company to control the amount of money entailed monthly by an employee on a mobile telephone.

22/3,K/21 (Item 21 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0013077064 - Drawing available

WPI ACC NO: 2003-157449/200315

XRPX Acc No: N2003-124277

Forwarding system and a forwarding method has computer means for holding not only the information on the destination but also the change information inputted and the information newly registered

Patent Assignee: SATO H (SATO-I)

Inventor: SATO H

Patent Family (6 patents, 93 countries)

Patent			Application				
Number	Kind	Date	Number	Kind	Date	Update	
WO 2003009193	A1	20030130	WO 2001JP6100	A	20010713	200315	B
US 20040030671	A1	20040212	WO 2001JP6100	A	20010713	200412	E
			US 2003363690	A	20030312		
EP 1408431	A1	20040414	EP 2001948012	A	20010713	200426	E
			WO 2001JP6100	A	20010713		
AU 2001269522	A1	20030303	AU 2001269522	A	20010713	200452	E
			WO 2001JP6100	A	20010713		
JP 2003514465	X	20041111	WO 2001JP6100	A	20010713	200474	E
			JP 2003514465	A	20010713		

WO 2003009193	A1	JA	69	18	
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY					
BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL					
IN IS JP KE KG KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ					
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH					
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
US 20040030671	A1	EN			PCT Application WO 2001JP6100
EP 1408431	A1	EN			PCT Application WO 2001JP6100
					Based on OPI patent WO 2003009193
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR					
IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
AU 2001269522	A1	EN			PCT Application WO 2001JP6100
					Based on OPI patent WO 2003009193
JP 2003514465	X	JA			PCT Application WO 2001JP6100
					Based on OPI patent WO 2003009193
JP 3637349	B2	JA	30		PCT Application WO 2001JP6100
					Based on OPI patent WO 2003009193

07:49 PM

...for newly registering said newly registration information as said delivery destination information.

...

...information and new registration information which selects a transfer destination in relation to said delivery destination information retained in said computer means, said computer means comprising: means for storing said delivery destination information; means for searching delivery destination

22/3,K/22 (Item 22 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2007 The Thomson Corporation. All rts. reserv.

0012249609 - Drawing available
WPI ACC NO: 2002-189457/200225
XRPX ACC No: N2002-143571
Automatic vending machine for flat articles such as compact disk cassette, has transfer unit placed against transparent wall, to forward article from magazine to release station
Patent Assignee: ELETTRONICA MECCANICA SISTEMI SRL (ELME-N)
Inventor: CARAMASCHI G
Patent Family (2 patents, 26 countries)
Patent
Number Kind Date Application Number Kind Date Update
EP 1117078 A2 20010718 EP 2001100313 A 20010104 200225 B
IT 1319776 B 20031103 IT 2000T06 A 20000105 200411 E

Priority Applications (no., kind, date): IT 2000T06 A 20000105

Patent Details

Number Kind Lan Pg Dwg Filing Notes
EP 1117078 A2 EN 11 5
Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR
IE IT LI LT LU LV MC MK NL PT RO SE SI TR
Alerting Abstract ...For vending of flat articles such as compact disk cassettes, music cassettes, video cassettes, books, telephone cards, CD-ROM cassette...

Original Publication Data by Authority

Claims:

...as a result of a payment, a cycle in which it transfers the first article (30a) from the magazine (14) to the release station (18) and is then made ready for a subsequent transfer, characterized in that...

22/3,K/23 (Item 23 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0011174432 - Drawing available
WPI ACC NO: 2002-112193/200215
System and method for refilling small sum payment card
Patent Assignee: LEE H S (LEE H-I); NEOPOP CORP (NEOP-N)
Inventor: CHA J H; LEE H S
Patent Family (1 patents, 1 countries)
Patent
Number Kind Date Application Number Kind Date Update
KR 2001081795 A 20010829 KR 20007918 A 20000218 200215 B

Priority Applications (no., kind, date): KR 20007918 A 20000218

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
KR 2001081795	A	KO	1	10	

System and method for refilling small sum payment card

Alerting Abstract ...NOVELTY - A system and method for refilling a small sum payment card is provided to reduce a risk of losing a card, and to conveniently use the...

...sum card(11) within a determined period. A member database(13) stores limited amount of money and execution period for refill by membership cards. The server(12) is connected with a payment bank server...

...card reader(16) by membership cards and an electronic identification server(19) which receives payment information by membership cards using a web shopping mall(17) which a web server(18) provides.

22/3,K/24 (Item 24 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2007 The Thomson Corporation. All rts. reserv.

0010813634 - Drawing available

WPI ACC NO: 2001-430397/200146

Internet advertising method using advertisement server, advertisement client and web browser

Patent Assignee: KIM T Y (KIMT-I)

Inventor: KIM T Y

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
KR 2001000777	A	20010105	KR 200061434	A	20001018	200146 B

Priority Applications (no., kind, date): KR 200061434 A 20001018

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
KR 2001000777	A	KO	1	10	

Alerting Abstract ...to construct an advertisement database of advertisers, select a desired advertisement according to member information, periodically transfer the desired advertisement to the client program of the member, and send a predetermined banner...

...from advertiser(11) and personal information received from subscribed client(13) in an advertising DB(Data Base)(130) and a membership DB(120) respectively. The client(13) download a client advertising program and install the program...

...and display time to the advertising server(110). The advertising server(110) stores the received data with client personal information to the membership DB(120) for using reward data of the client(13).

22/3,K/25 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2007 JPO & JAPIO. All rts. reserv.

08874913 **Image available**
USE MANAGEMENT SYSTEM IN ESTHETIC SALON

PUB. NO.: 2006-268273 [JP 2006268273 A]

PUBLISHED: October 05, 2006 (20061005)
INVENTOR(s): YAMANO MIKIO
APPLICANT(s): YAMANO BEAUTY MATE KK
APPL. NO.: 2005-083776 [JP 200583776]
FILED: March 23, 2005 (20050323)

ABSTRACT

... user to enjoy the arbitrary number of times of use with a fixed amount of money in a fixed period, wherein the authentication of a member and the payment circumstances of a membership fee are checked by referring to a member registration information database according to reservation application from a member, and when the authentication of the member...

22/3,K/26 (Item 2 from file: 347)

DIALOG(R)File 347:JAPIO
(c) 2007 JPO & JAPIO. All rts. reserv.

08374258 **Image available**
MONEY COLLECTION WORK DATA OUTPUT METHOD IN VENDING MACHINE

PUB. NO.: 2005-122518 [JP 2005122518 A]
PUBLISHED: May 12, 2005 (20050512)
INVENTOR(s): MURAE YUUKOU
MIYANISHI SHINICHI
APPLICANT(s): HOKURIYOU DENKO KK
APPL. NO.: 2003-357508 [JP 2003357508]
FILED: October 17, 2003 (20031017)

ABSTRACT

... money collecting work further in a vending machine used for selling an article such as prepaid card.

SOLUTION: Sales data are stored in every trade of the article and stored as daily data of a current month to be accumulated monthly. In a monthly money collection time, the sales data of the previous calendar month are outputted as monthly data...

22/3,K/27 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO
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08344411 **Image available**
FINANCIAL TRANSACTION SUPPORT DEVICE AND PROGRAM

PUB. NO.: 2005-092671 [JP 2005092671 A]
PUBLISHED: April 07, 2005 (20050407)
INVENTOR(s): TAKASHIMA NOBUYUKI
GOTO HIDEYUKI
HARADA KAZUYUKI
APPLICANT(s): BANK OF TOKYO-MITSUBISHI LTD
APPL. NO.: 2003-327306 [JP 2003327306]
FILED: September 19, 2003 (20030919)

ABSTRACT

... completion (128). when the number is the prescribed number or above ("Yes" in 122), only registration of the transfer data into a content check-waiting table is performed because a customer's waiting time becomes ...

...content check incompleteness (130, 132). when the content check process is started at a prescribed period, the transfer data registered in the table are processed, and the display of the warning message is...

22/3,k/28 (Item 4 from file: 347)

DIALOG(R)File 347:JAPIO

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08058719 **Image available**

LIMITED CASHLESS PAYMENT CARD , AND CASHLESS PAYMENT SYSTEM USING
LIMITED CASHLESS PAYMENT CARD

PUB. NO.: 2004-171478 [JP 2004171478 A]
PUBLISHED: June 17, 2004 (20040617)
INVENTOR(s): MAKINO KEIICHI
APPLICANT(s): HITACHI INFORMATION TECHNOLOGY CO LTD
APPL. NO.: 2002-339508 [JP 2002339508]
FILED: November 22, 2002 (20021122)

LIMITED CASHLESS PAYMENT CARD , AND CASHLESS PAYMENT SYSTEM USING
LIMITED CASHLESS PAYMENT CARD

ABSTRACT

... To provide a cashless payment system capable of effectively preventing the abuse of a cashless payment card as an alternative medium with a cashless payment function.

SOLUTION: A limited cashless payment card 4 for use with availability limited to a specified period is provided with a basic information recording area 41 with ticket information recorded therein, and a cashless payment card information recording area 42 comprising a credit card information recording area 421 for recording card information of a credit card as the background for issuance of the limited cashless payment card , a valid period limitation information recording area 422 for limiting the valid period of the cashless payment card , and an invalidation information recording area 423 for recording invalidation information to invalidate the cashless payment card .

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22/3,k/29 (Item 5 from file: 347)

DIALOG(R)File 347:JAPIO

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08042791 **Image available**

ARTICLE STORAGE SYSTEM

PUB. NO.: 2004-155550 [JP 2004155550 A]
PUBLISHED: June 03, 2004 (20040603)
INVENTOR(s): YAMAMORI MICHIKO
APPLICANT(s): GOOD SERV KK
APPL. NO.: 2002-322599 [JP 2002322599]
FILED: November 06, 2002 (20021106)

ABSTRACT

... in a storage device 122. Handling conditions (including disposal of the article during the predetermined period and transfer of ownership of the article) of the article stored in storage facility 11 during the predetermined period when keeping the article are registered in a data base by a registration program to manage the article during the predetermined period by relating it to customer information...

22/3,k/30 (Item 6 from file: 347)

DIALOG(R)File 347:JAPIO

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07522673 **Image available**
CASH PAYMENT SYSTEM AND PAYING METHOD

PUB. NO.: 2003-016504 [JP 2003016504 A]
PUBLISHED: January 17, 2003 (20030117)
INVENTOR(s): OTSUBO HIDEHIKO
APPLICANT(s): GLORY LTD
APPL. NO.: 2001-198576 [JP 2001198576]
FILED: June 29, 2001 (20010629)

ABSTRACT

... is lost by substituting a function part performed with a payment slip/check with a payment card and also to allow a financial institution to have effect to shift periodical payment business by the corporate client to an automatic machine.

SOLUTION: A cash payment system is provided with the payment card having at least an ID information storage area where ID information inherent to a customer is stored in advance and a payment amount information storage area, a payment card producing device for storing a payment amount in the payment amount information storage area of the payment card with an operation of a cash manager, and a cash paying device for confirming whether or not the payment amount stored in the payment card exists in the account of the customer in the case the ID information stored in the payment card coincides with the preregistered ID information inherent to the customer when the payment card is inserted, paying the cash of the payment amount if the balance is not lower ...

22/3,K/31 (Item 7 from file: 347)
DIALOG(R)File 347:JAPIO
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07429507 **Image available**
PROGRAM FOR PERSONAL NEWSPAPER SELLING SYSTEM AND PROGRAM FOR THE SYSTEM

PUB. NO.: 2002-298017 [JP 2002298017 A]
PUBLISHED: October 11, 2002 (20021011)
INVENTOR(s): OHIRA CHISATO
APPLICANT(s): NEC CORP
APPL. NO.: 2001-104202 [JP 2001104202]
FILED: April 03, 2001 (20010403)

ABSTRACT

... for subscription application through a user terminal 1 or a retail shop terminal 21. Application data (address, name, subscription period, method of payment, a voucher place, sex, age, field of interest, hobby) are stored in the database 32...
?